

Community State 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, 2023

Institution name	Total Assets (\$'000's)
Tiaa, Fsb	36,801,333
Capital City Bank	4,402,943
First Federal Bank	3,932,818
One Florida Bank	1,576,070
Prime Meridian Bank	816,173
Fnbt Bank	596,511
Intracoastal Bank	495,345
Florida Capital Bank, National Association	457,959
Community State Bank	248,268
Lafayette State Bank	198,048
The Warrington Bank	190,899
First National Bank Northwest Florida	178,980
Madison County Community Bank	170,134
Pnb Community Bank	150,813
Bank Of Pensacola	148,103
Peoples Bank Of Graceville	115,727

Institution name	Return on Avg Assets (%)
First National Bank Northwest Florida	2.09
Fnbt Bank	2.08
Intracoastal Bank	1.84
Capital City Bank	1.41
Prime Meridian Bank	1.30
Madison County Community Bank	1.13
Peoples Bank Of Graceville	1.12
Lafayette State Bank	0.91
One Florida Bank	0.86
First Federal Bank	0.82
Florida Capital Bank, National Association	0.79
Bank Of Pensacola	0.69
Tiaa, Fsb	0.67
The Warrington Bank	0.57
Community State Bank	0.52
Pnb Community Bank	0.14

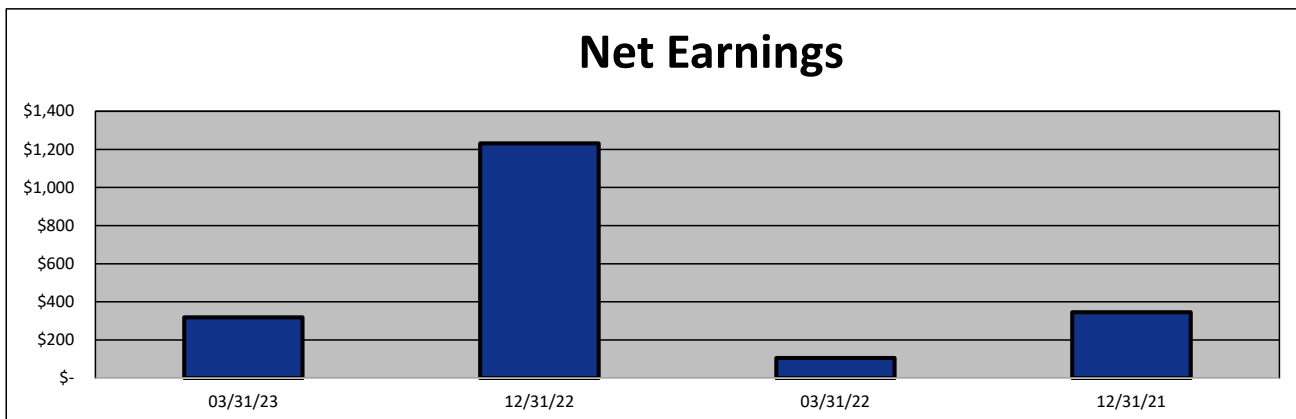
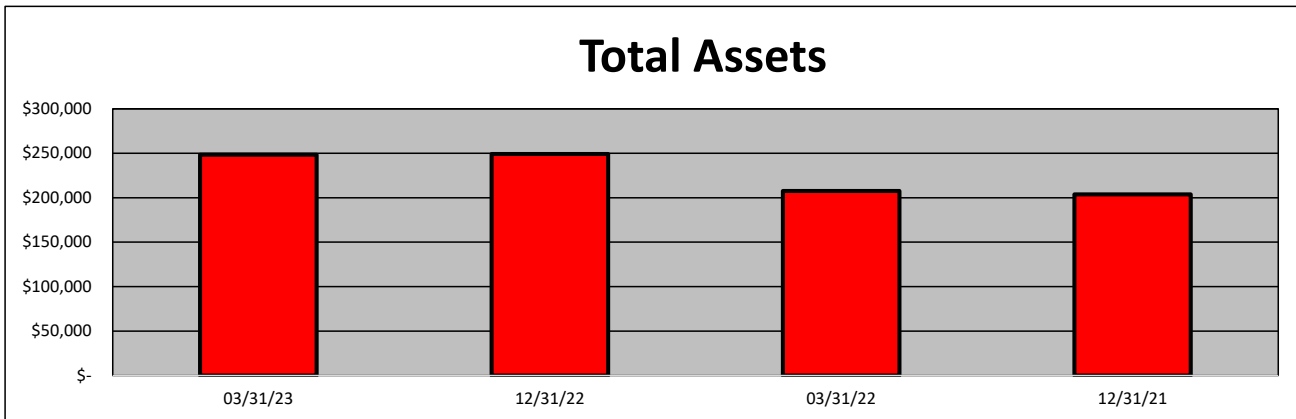
EXECUTIVE SUMMARY - Community State Bank
(Percentage)

Period Ending	03/31/23	12/31/22	03/31/22	12/31/21	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	16.77	16.45	4.29	5.74	9.92	9.10
Leverage Ratio	12.47	11.89	6.55	6.20	11.01	10.20
Tier 1 Cap/Risk Based Assets	0.00	0.00	12.12	11.75	18.60	15.33
Risk Based Ratio	0.00	0.00	14.21	13.85	19.49	16.19
Common Equity Tier 1 Capital Ratio	NA	0.00	12.12	11.75	18.60	15.33
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	37.09	38.21	43.71	46.78	60.06	61.91
Loans/Assets	30.75	31.85	41.68	43.95	49.99	53.56
Securities/Assets	24.19	26.81	23.37	22.42	20.52	29.34
PROFITABILITY:						
Return on Avg Assets	0.52	0.55	0.21	0.18	0.23	1.06
Return on Avg Equity	3.09	5.70	4.08	2.90	6.95	14.53
Nonint Income/Avg Assets	0.65	0.65	0.62	0.68	0.88	0.67
Net Overhead Ratio	3.41	2.32	2.30	2.68	2.15	1.96
Efficiency Ratio	76.17	78.55	88.96	90.52	136.11	64.19
Assets (per million) per Employee	6.21	6.55	5.77	5.66	10.18	7.99
ASSET QUALITY:						
Allowance/Loans	1.25	1.29	1.07	1.01	1.39	1.28
Nonperforming Loans/Total Loans	5.59	8.13	1.81	2.15	0.53	1.02
Nonperforming Assets/Total Assets	2.24	3.11	0.76	0.96	0.32	0.53
Adjusted Texas Ratio	18.74	26.97	16.75	16.02	2.37	3.78
YIELDS & COSTS:						
Yield on earning assets	5.64	3.60	3.17	3.44	2.93	4.33
Cost of funds	0.20	0.14	0.13	0.16	0.30	1.06
Net interest margin	5.53	3.52	3.09	3.34	2.55	2.46
Avg Earning Assets/Avg Assets	83.07	86.91	84.48	89.35	91.48	95.08

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

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	248,268	249,080	207,632	203,730	40,636	19.57
Cash and Equivalents	91,234	81,131	64,275	60,734	26,959	41.94
Securities	60,057	66,780	48,516	45,674	11,541	23.79
Loans, net	76,354	79,340	86,545	89,546	(10,191)	(11.78)
Deposit Accounts	205,855	207,634	197,978	191,409	7,877	3.98
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	41,636	40,963	8,917	11,685	32,719	366.93

Period Ending	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	319	1,232	105	345	214	203.81
Interest Income	2,862	6,980	1,366	5,987	1,496	109.52
Interest Expense	56	158	36	173	20	55.56
Net Interest Income	2,806	6,822	1,330	5,814	1,476	110.98
Prov for Credit Losses	297	20	20	80	277	1,385.00
Noninterest income	397	1,454	317	1,328	80	25.24
Gain on Sale of Securities	-	-	-	(40)	-	NA
Noninterest Expense	2,482	6,616	1,491	6,559	991	66.47
Net Operating Income	424	1,640	136	503	288	211.76
Income Taxes	105	408	31	118	74	238.71

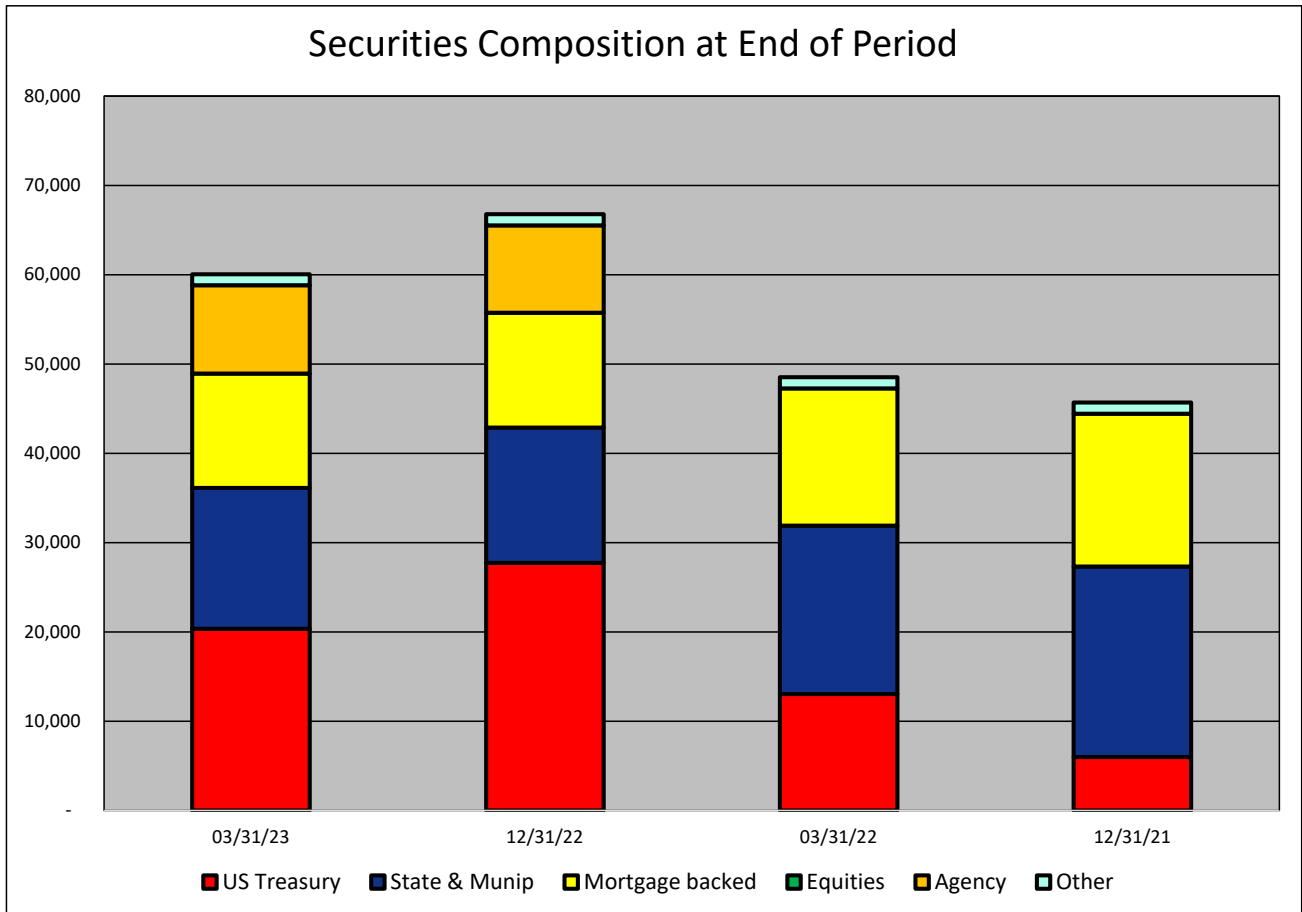


SECURITIES COMPOSITION - Community State Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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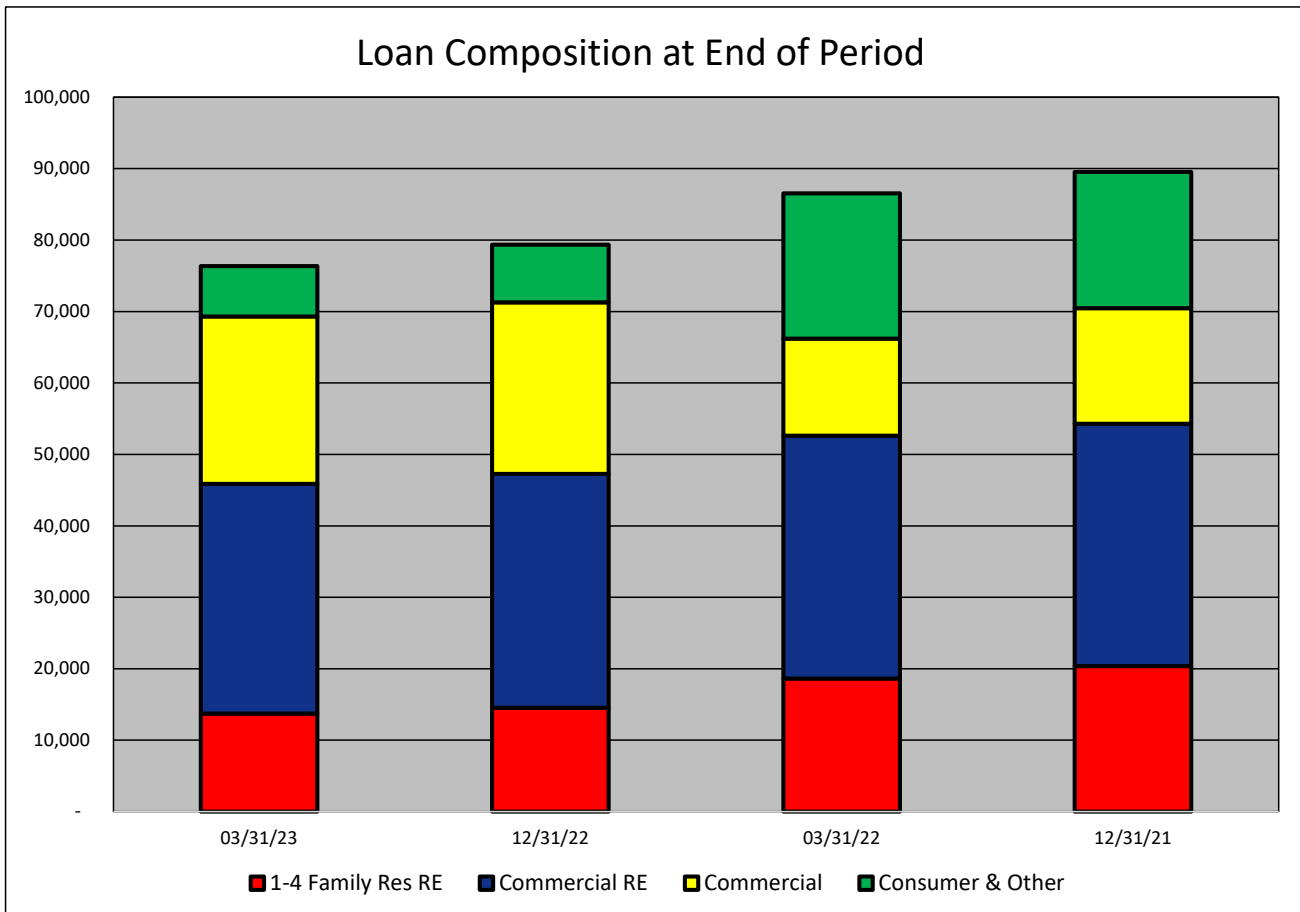
SECURITIES CATEGORY:

US Treasury	20,333	27,738	13,042	5,998	7,291	55.90
State & Munip	15,781	15,139	18,849	21,335	(3,068)	(16.28)
Mortgage backed	12,806	12,873	15,375	17,091	(2,569)	(16.71)
Equities	-	-	-	-	-	NA
Agency	9,887	9,780	-	-	9,887	NA
Other	1,250	1,250	1,250	1,250	-	-
Total Securities	60,057	66,780	48,516	45,674	11,541	23.79



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

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	13,732	14,538	18,618	20,360	(4,886)	(26.24)
Commercial RE	32,147	32,735	34,012	33,945	(1,865)	(5.48)
Commercial	23,420	24,025	13,563	16,150	9,857	72.68
Consumer & Other	7,055	8,042	20,352	19,091	(13,297)	(65.34)
Loans, Net	76,354	79,340	86,545	89,546	(10,191)	(11.78)



LOAN PORTFOLIO QUALITY - Community State Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	1,028	906	906	818	122	13.47
Total Recoveries	22	26	9	115	13	144.44
Total Charge-offs	392	67	11	107	381	3,463.64
Provision Expense	297	20	20	80	277	1,385.00
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	143	-	-	-	NA
Ending Balance	954	1,028	924	906	30	3.25

NON-PERFORMING ASSETS:

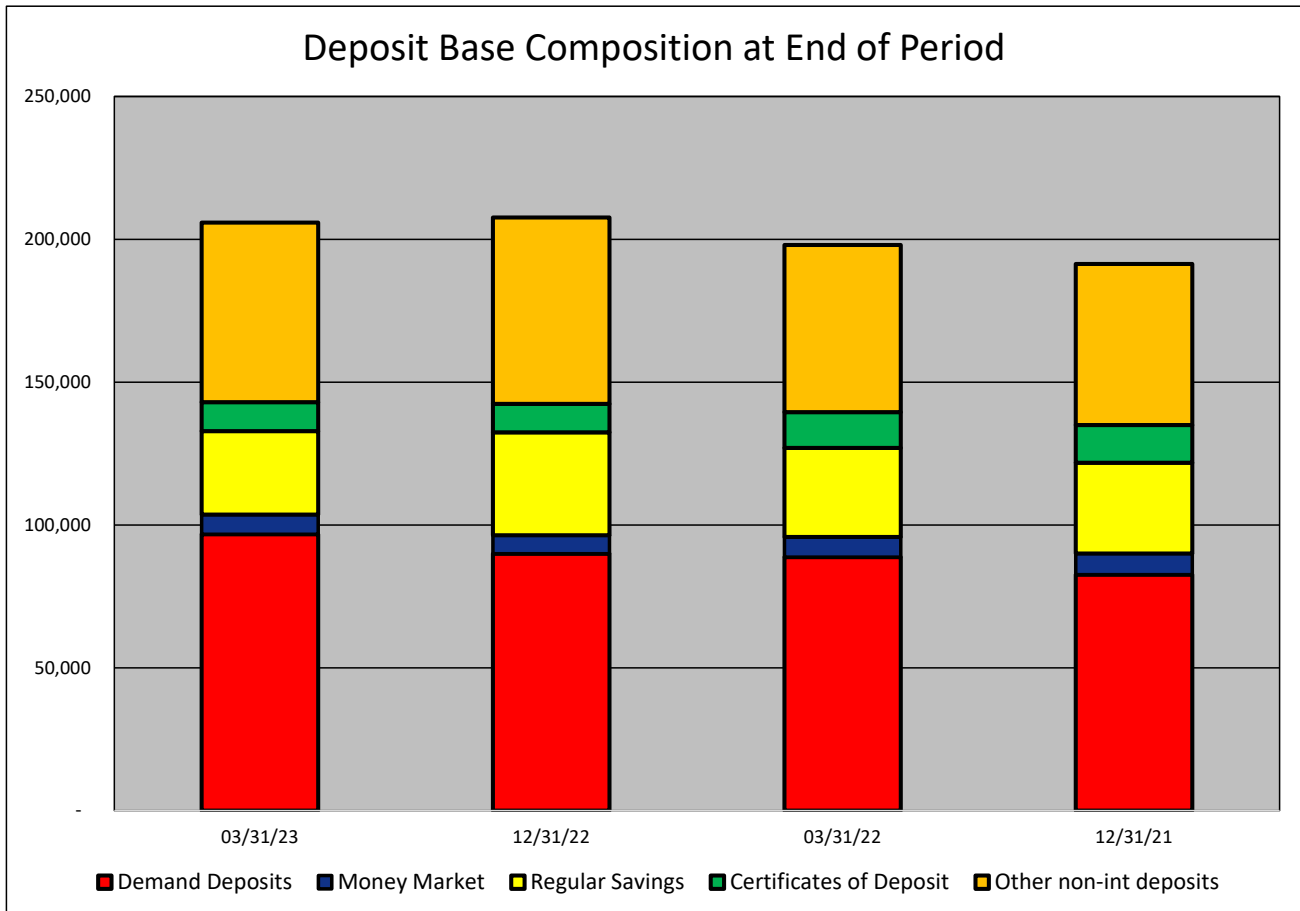
Total-90+ Days Past Due	995	-	-	-	995	NA
Total-Nonaccrual	3,270	6,450	1,564	1,925	1,706	109.08
Foreclosed Real Estate	1,305	1,290	20	28	1,285	6,425.00
Total Non-perf Assets	5,570	7,740	1,584	1,953	3,986	251.64

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

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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DEPOSIT BASE CATEGORY:

Demand Deposits	96,712	89,885	88,767	82,561	7,945	8.95
Money Market	6,930	6,534	6,995	7,420	(65)	(0.93)
Regular Savings	29,187	36,003	31,186	31,826	(1,999)	(6.41)
Certificates of Deposit	10,170	9,974	12,571	13,146	(2,401)	(19.10)
Other non-int deposits	62,856	65,238	58,459	56,456	4,397	7.52
Total Deposits	205,855	207,634	197,978	191,409	7,877	3.98

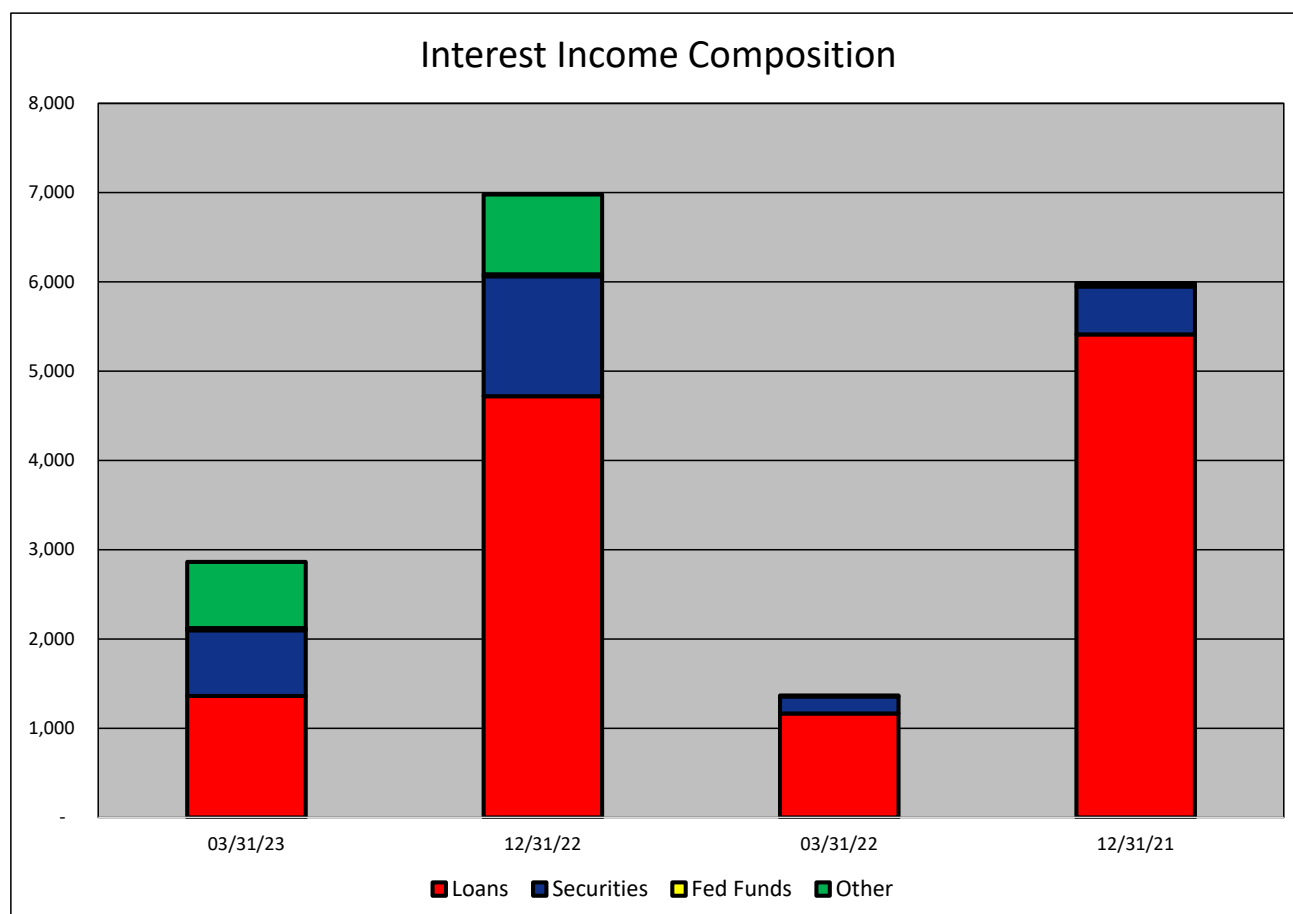


INTEREST INCOME COMPOSITION- Community State Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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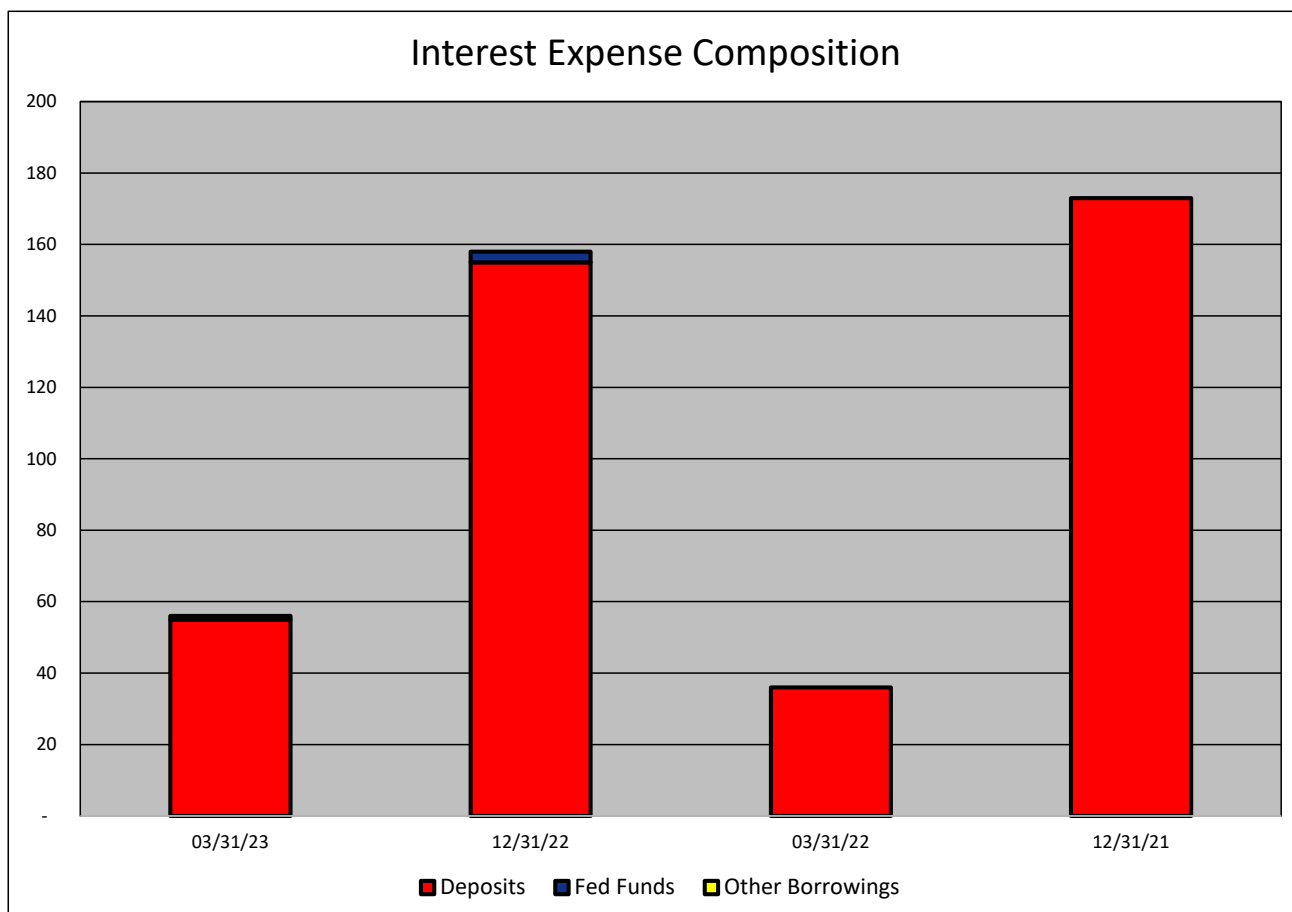
INTEREST INCOME CATEGORY

Loans	1,362	4,720	1,165	5,412	197	16.91
Securities	734	1,342	192	536	542	282.29
Fed Funds	26	24	-	-	26	NA
Other	740	894	9	39	731	8,122.22
Total Int Income	2,862	6,980	1,366	5,987	1,496	109.52



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

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	55	155	36	173	19	52.78
Fed Funds	1	3	-	-	1	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	56	158	36	173	20	55.56

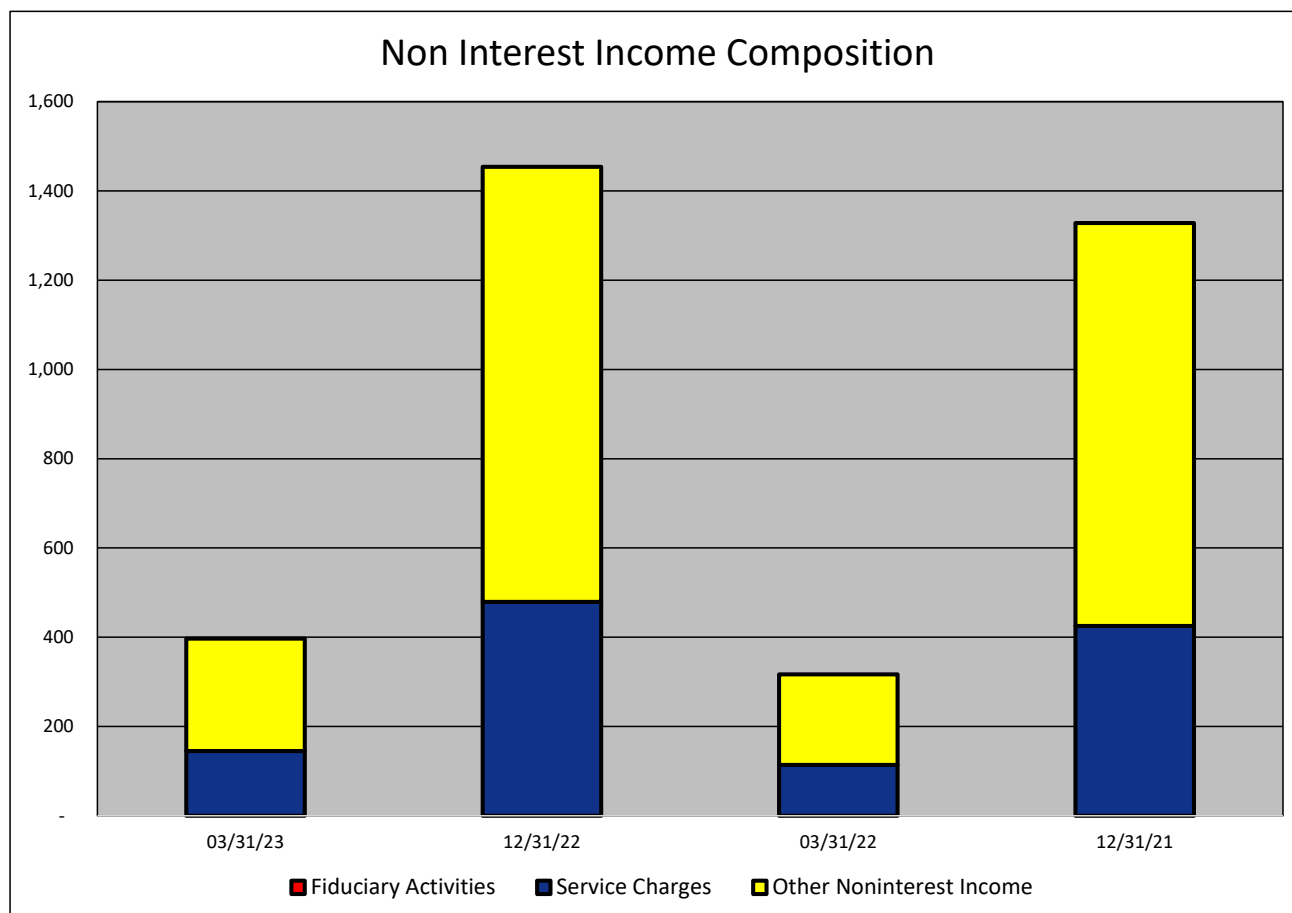


NONINTEREST INCOME COMPOSITION- Community State Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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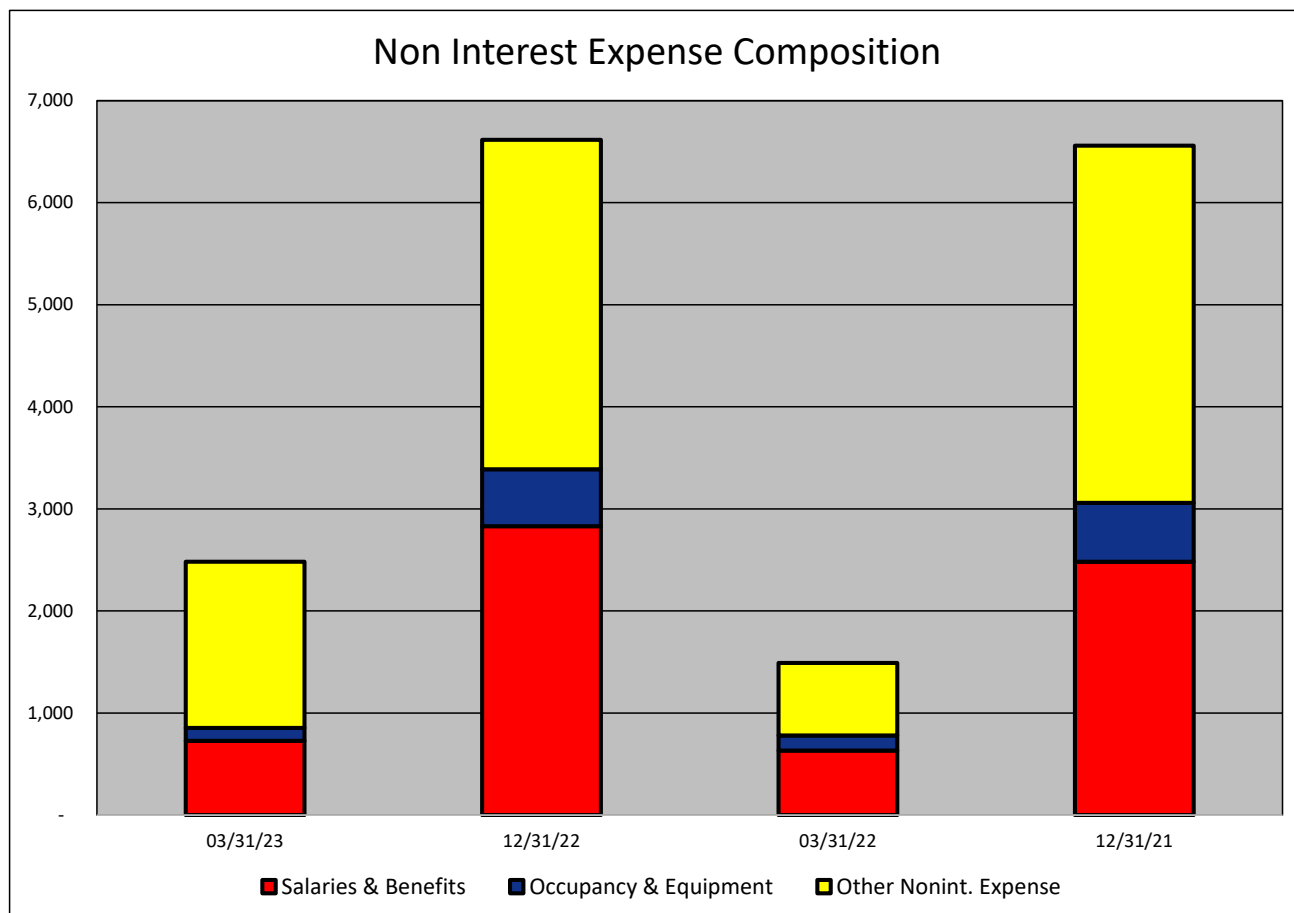
NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	145	479	114	425	31	27.19
Other Noninterest Income	252	975	203	903	49	24.14
Total Nonint. Income	397	1,454	317	1,328	80	25.24



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

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	727	2,830	632	2,483	95	15.03
Occupancy & Equipment	128	558	149	575	(21)	(14.09)
Other Nonint. Expense	1,627	3,228	710	3,501	917	129.15
Total Nonint. Expense	2,482	6,616	1,491	6,559	991	66.47



PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
The Warrington Bank	190,899	105,399	81.12
Community State Bank	248,268	207,632	19.57
One Florida Bank	1,576,070	1,385,269	13.77
Lafayette State Bank	198,048	175,579	12.80
First Federal Bank	3,932,818	3,500,117	12.36
Capital City Bank	4,402,943	4,301,533	2.36
Peoples Bank Of Graceville	115,727	113,804	1.69
Pnb Community Bank	150,813	151,966	(0.76)
Tiaa, Fsb	36,801,333	37,942,771	(3.01)
Madison County Community Bank	170,134	178,599	(4.74)
Bank Of Pensacola	148,103	156,522	(5.38)
Prime Meridian Bank	816,173	866,103	(5.76)
Florida Capital Bank, National Association	457,959	508,355	(9.91)
Intracoastal Bank	495,345	551,554	(10.19)
Fnbt Bank	596,511	677,776	(11.99)
First National Bank Northwest Florida	178,980	216,417	(17.30)

Select Peer Average	3,155,008	3,189,962	4.66
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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	50,324	20,175	149.44
Bank Of Pensacola	59,893	44,142	35.68
Capital City Bank	2,692,002	2,036,324	32.20
Lafayette State Bank	137,250	107,060	28.20
One Florida Bank	1,105,578	879,518	25.70
Prime Meridian Bank	619,035	496,654	24.64
Florida Capital Bank, National Association	381,059	323,125	17.93
Peoples Bank Of Graceville	38,571	33,452	15.30
Pnb Community Bank	106,524	93,640	13.76
Madison County Community Bank	82,295	73,185	12.45
Intracoastal Bank	336,582	301,686	11.57
First Federal Bank	1,071,804	1,009,121	6.21
First National Bank Northwest Florida	60,988	59,132	3.14
Fnbt Bank	209,923	209,896	0.01
Tiaa, Fsb	30,509,842	31,337,360	(2.64)
Community State Bank	76,354	86,545	(11.78)

Select Peer Average	2,346,127	2,319,438	22.61
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PEER GROUP COMPARISONS REPORT
North Florida Group

CAPITAL RATIOS
For the three months ended March 31, 2023

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
The Warrington Bank	14.48	13.91	0.00	0.00	0.00
Florida Capital Bank, National Association	14.15	13.75	20.45	21.71	20.45
First National Bank Northwest Florida	12.87	12.62	42.31	43.57	42.31
Community State Bank	16.77	12.47	0.00	0.00	0.00
Fnbt Bank	10.57	10.66	25.08	26.34	25.08
Peoples Bank Of Graceville	3.70	10.23	30.95	32.01	30.95
Prime Meridian Bank	9.10	10.13	13.07	13.83	13.07
Tiaa, Fsb	9.59	9.41	14.60	15.55	14.60
Intracoastal Bank	5.44	9.38	10.64	11.89	10.64
Madison County Community Bank	4.58	9.06	14.88	16.14	14.88
Pnb Community Bank	7.12	9.05	0.00	0.00	0.00
One Florida Bank	7.76	8.96	10.09	10.84	10.09
First Federal Bank	6.79	8.70	16.34	17.03	16.34
Capital City Bank	9.60	8.55	13.38	14.41	13.38
Bank Of Pensacola	8.25	8.40	23.43	24.48	23.43
Lafayette State Bank	4.76	7.91	9.98	11.23	9.98

Select Peer Average	9.10	10.20	15.33	16.19	15.33
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PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET RATIOS
For the three months ended March 31, 2023

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Tiaa, Fsb	120.96	82.90	12.15
Florida Capital Bank, National Association	103.29	83.21	3.16
Prime Meridian Bank	86.10	75.85	17.34
Pnb Community Bank	77.25	70.63	16.48
Lafayette State Bank	76.65	69.30	17.60
One Florida Bank	76.64	70.15	8.82
Intracoastal Bank	72.69	67.95	26.36
Capital City Bank	69.31	61.14	23.79
Madison County Community Bank	51.85	48.37	42.20
Bank Of Pensacola	44.17	40.44	51.10
Fnbt Bank	39.48	35.19	30.16
First National Bank Northwest Florida	39.33	34.08	7.11
Community State Bank	37.09	30.75	24.19
Peoples Bank Of Graceville	34.76	33.33	59.46
The Warrington Bank	30.90	26.36	71.60
First Federal Bank	30.14	27.25	57.90

Select Peer Average	61.91	53.56	29.34
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PEER GROUP COMPARISONS REPORT
North Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2023

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
First National Bank Northwest Florida	184,006	2.09	17.04
Fnbt Bank	592,949	2.08	20.07
Intracoastal Bank	487,559	1.84	34.71
Capital City Bank	4,446,157	1.41	15.05
Prime Meridian Bank	817,412	1.30	14.61
Madison County Community Bank	166,856	1.13	25.25
Peoples Bank Of Graceville	115,746	1.12	32.81
Lafayette State Bank	190,202	0.91	19.16
One Florida Bank	1,474,447	0.86	10.58
First Federal Bank	4,071,708	0.82	13.01
Florida Capital Bank, National Association	475,898	0.79	5.80
Bank Of Pensacola	145,344	0.69	8.22
Tiaa, Fsb	37,213,115	0.67	7.04
The Warrington Bank	198,648	0.57	4.11
Community State Bank	244,243	0.52	3.09
Pnb Community Bank	151,030	0.14	1.98

Select Peer Average	3,185,958	1.06	14.53
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PEER GROUP COMPARISONS REPORT
North Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2023

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
First National Bank Northwest Florida	0.07	1.88	48.41	5.97
Intracoastal Bank	0.21	1.87	52.25	10.77
Fnbt Bank	1.00	1.36	53.29	7.46
Prime Meridian Bank	0.27	1.88	53.87	7.49
Peoples Bank Of Graceville	0.26	1.28	56.52	8.90
Madison County Community Bank	0.58	1.93	61.23	5.67
Bank Of Pensacola	0.19	1.40	63.69	13.46
Capital City Bank	2.07	1.60	63.70	5.71
One Florida Bank	0.08	2.03	66.55	9.98
Pnb Community Bank	0.30	2.80	67.68	3.97
Tiaa, Fsb	0.82	1.18	69.03	22.73
The Warrington Bank	0.18	1.56	69.53	5.97
Lafayette State Bank	1.25	2.56	72.90	3.88
First Federal Bank	1.52	1.41	73.09	6.19
Community State Bank	0.65	3.41	76.17	6.21
Florida Capital Bank, National Association	1.33	3.16	79.15	3.42

Select Peer Average	0.67	1.96	64.19	7.99
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PEER GROUP COMPARISONS REPORT
North Florida Group

ASSET QUALITY RATIOS
For the three months ended March 31, 2023

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bank Of Pensacola	0.92	0.00	0.00	0.00
Fnbt Bank	2.12	0.00	0.00	0.01
First National Bank Northwest Florida	2.01	0.00	0.00	0.00
Intracoastal Bank	1.55	0.01	0.01	0.11
Peoples Bank Of Graceville	0.97	0.06	0.02	0.47
One Florida Bank	0.85	0.09	0.06	0.72
The Warrington Bank	0.90	0.36	0.09	0.64
Capital City Bank	0.98	0.17	0.10	1.28
Madison County Community Bank	1.92	0.31	0.15	2.75
Prime Meridian Bank	0.78	0.22	0.17	1.71
Florida Capital Bank, National Association	1.32	0.31	0.26	0.23
Lafayette State Bank	1.69	0.70	0.48	8.18
First Federal Bank	1.13	3.42	0.93	2.03
Pnb Community Bank	1.34	1.66	1.17	14.49
Community State Bank	1.25	5.59	2.24	18.74
Tiaa, Fsb	0.73	3.42	2.87	9.12

Select Peer Average	1.28	1.02	0.53	3.78
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2023

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Community State Bank	4.15	31.80	0.81	0.00	24.19
Pnb Community Bank	4.01	3.82	3.25	0.00	16.48
Lafayette State Bank	3.45	0.09	4.42	0.00	17.60
Capital City Bank	1.92	6.89	0.00	14.80	8.98
Madison County Community Bank	1.73	1.09	0.00	0.00	42.20
Bank Of Pensacola	1.31	6.38	0.00	51.10	0.00
Prime Meridian Bank	1.27	0.62	0.90	1.45	15.90
The Warrington Bank	1.15	0.00	0.00	71.08	0.52
One Florida Bank	1.05	18.93	0.00	0.00	8.82
First National Bank Northwest Florida	0.95	57.34	0.11	5.55	1.56
Florida Capital Bank, National Association	0.92	8.89	0.00	0.00	3.16
Intracoastal Bank	0.88	1.97	0.00	0.00	26.36
Peoples Bank Of Graceville	0.79	5.78	0.00	45.68	13.79
First Federal Bank	0.62	2.26	0.00	0.00	57.89
Fnbt Bank	0.42	32.13	0.00	30.16	0.00
Tiaa, Fsb	0.11	2.64	0.00	0.11	12.01

Select Peer Average	1.55	11.29	0.59	13.75	15.59
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2023

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Florida Capital Bank, National Association	75.56	0.48	0.00	0.03
Prime Meridian Bank	74.26	1.29	0.00	0.00
Pnb Community Bank	69.68	1.68	0.00	0.00
One Florida Bank	69.55	0.71	0.00	0.00
Tiaa, Fsb	68.44	0.08	0.02	0.09
Lafayette State Bank	68.13	2.71	0.00	0.00
Intracoastal Bank	66.89	1.19	0.00	0.00
Capital City Bank	59.29	2.42	0.00	2.18
Madison County Community Bank	47.44	3.18	0.00	0.00
Bank Of Pensacola	40.07	0.70	0.00	0.00
Fnbt Bank	34.24	1.78	0.00	0.00
First National Bank Northwest Florida	33.39	0.57	0.00	0.02
Peoples Bank Of Graceville	33.01	0.07	0.00	0.00
Community State Bank	30.37	1.59	0.53	5.18
The Warrington Bank	26.12	0.62	0.00	0.00
First Federal Bank	25.88	1.02	0.00	5.23

Select Peer Average	51.40	1.26	0.03	0.80
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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, 2023

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Florida Capital Bank, National Association	60.23	34.53	94.76	0.00	5.24
Community State Bank	46.98	53.02	100.00	0.00	0.00
Bank Of Pensacola	42.97	57.03	100.00	0.00	0.00
Capital City Bank	42.42	56.26	98.68	0.11	1.21
Lafayette State Bank	38.15	57.32	95.47	0.00	4.53
One Florida Bank	29.34	70.54	99.88	0.00	0.12
Pnb Community Bank	29.20	70.80	100.00	0.00	0.00
Intracoastal Bank	29.16	70.84	100.00	0.00	0.00
First National Bank Northwest Florida	28.25	71.75	100.00	0.00	0.00
The Warrington Bank	28.17	71.74	99.91	0.09	0.00
Prime Meridian Bank	27.30	70.24	97.54	0.00	2.46
Madison County Community Bank	24.44	73.97	98.40	1.60	0.00
Peoples Bank Of Graceville	23.44	76.56	100.00	0.00	0.00
First Federal Bank	9.66	88.55	98.21	0.00	1.79
Fnbt Bank	4.58	95.42	100.00	0.00	0.00
Tiaa, Fsb	2.03	74.62	76.65	0.00	23.35

Select Peer Average	29.14	68.32	97.47	0.11	2.42
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PEER GROUP COMPARISONS REPORT
North Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the three months ended March 31, 2023

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Community State Bank	5.64	0.20	5.53	83.07
Pnb Community Bank	4.71	0.19	4.58	93.57
Florida Capital Bank, National Association	4.79	0.88	4.52	95.92
First National Bank Northwest Florida	5.00	0.91	4.38	90.75
Lafayette State Bank	4.81	1.20	4.08	96.69
Capital City Bank	4.32	0.35	4.03	91.41
Prime Meridian Bank	4.73	1.20	3.90	95.27
Intracoastal Bank	4.60	1.30	3.75	100.26
Fnbt Bank	4.43	0.76	3.71	92.21
Madison County Community Bank	4.17	1.06	3.37	101.38
One Florida Bank	4.72	2.46	3.15	98.13
First Federal Bank	4.24	1.53	2.78	88.91
Peoples Bank Of Graceville	3.49	1.39	2.45	98.71
Bank Of Pensacola	2.64	0.51	2.37	97.23
The Warrington Bank	2.46	0.17	2.36	98.65
Tiaa, Fsb	4.55	2.81	2.09	99.14

Select Peer Average	4.33	1.06	2.46	95.08
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