

# Drummond Community Bank

Chiefland, FL

Established

1/12/1990

## 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

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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, 2022**

Institution name	Total Assets (\$000's)
Tiaa, Fsb	37,942,771
Capital City Bank	4,301,533
First Federal Bank	3,500,117
One Florida Bank	1,385,269
<b>Drummond Community Bank</b>	<b>1,025,016</b>
Prime Meridian Bank	866,103
Fnbt Bank	677,776
Beach Bank	619,652
Intracoastal Bank	551,554
Florida Capital Bank, National Association	508,355
First National Bank Northwest Florida	216,417
Community State Bank	207,632
Madison County Community Bank	178,599
Lafayette State Bank	175,579
Bank Of Pensacola	156,522
Pnb Community Bank	151,966
Peoples Bank Of Graceville	113,804
The Warrington Bank	105,399
Bank Of The South	93,007

Institution name	Return on Avg Assets (%)
Intracoastal Bank	1.49
Peoples Bank Of Graceville	1.19
Prime Meridian Bank	1.11
Tiaa, Fsb	1.08
<b>Drummond Community Bank</b>	<b>1.07</b>
Capital City Bank	0.79
Fnbt Bank	0.78
First Federal Bank	0.73
Florida Capital Bank, National Association	0.71
One Florida Bank	0.69
Madison County Community Bank	0.68
Pnb Community Bank	0.60
Beach Bank	0.42
Lafayette State Bank	0.36
Bank Of Pensacola	0.24
First National Bank Northwest Florida	0.21
Community State Bank	0.21
The Warrington Bank	(0.10)
Bank Of The South	(0.12)

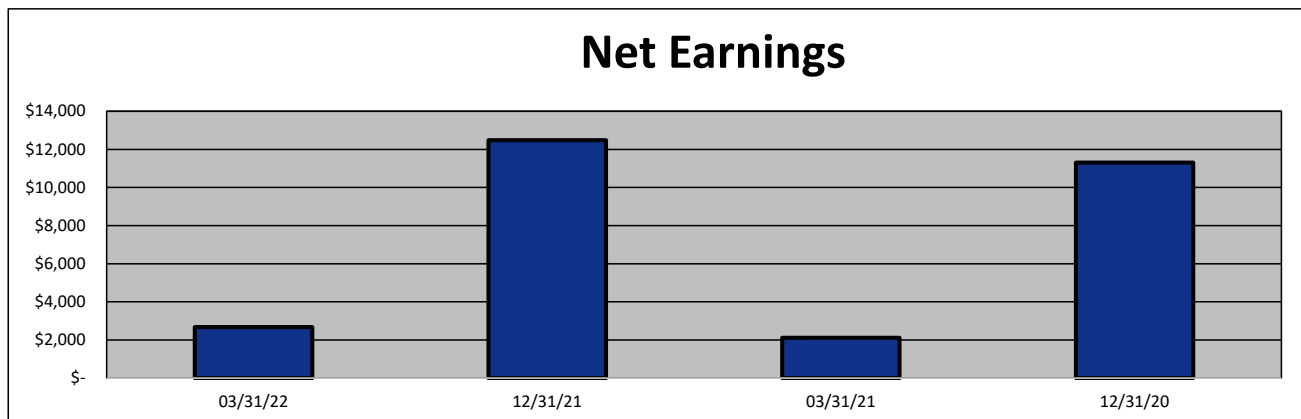
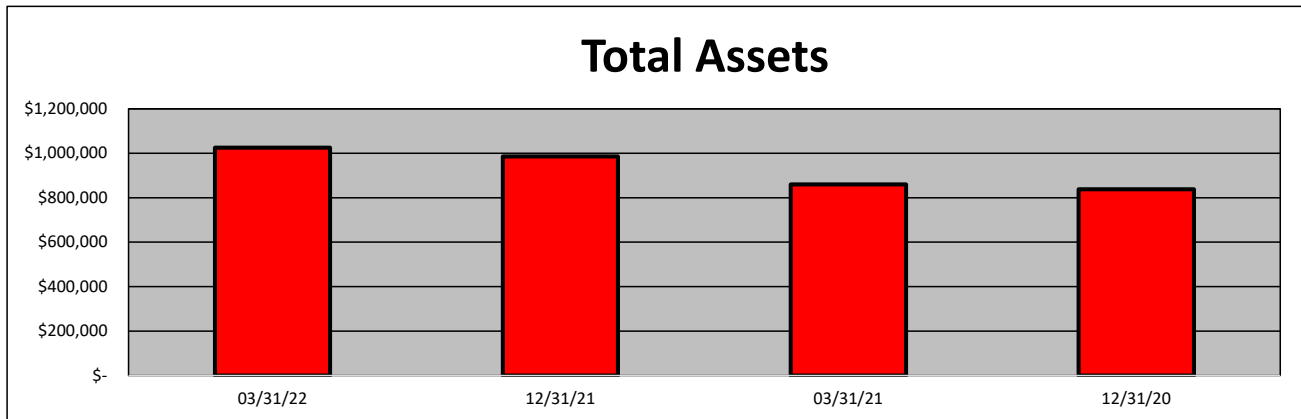
**EXECUTIVE SUMMARY - Drummond Community Bank**  
(Percentage)

Period Ending	03/31/22	12/31/21	03/31/21	12/31/20	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	8.34	10.51	11.03	11.58	9.41	8.97
Leverage Ratio	9.93	9.91	10.66	10.57	9.61	9.70
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	12.53	12.89
Risk Based Ratio	0.00	0.00	0.00	0.00	13.38	13.77
Common Equity Tier 1 Capital Ratio	NA	0.00	0.00	0.00	12.50	12.89
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	58.25	56.27	59.41	63.49	68.26	53.50
Loans/Assets	52.95	49.93	52.46	55.76	55.23	46.74
Securities/Assets	37.34	41.85	37.70	33.46	16.80	29.54
<b>PROFITABILITY:</b>						
Return on Avg Assets	1.07	1.38	1.04	1.52	0.84	0.64
Return on Avg Equity	11.33	12.56	8.84	12.61	9.50	7.55
Nonint Income/Avg Assets	1.04	1.11	1.13	1.05	0.87	0.85
Net Overhead Ratio	2.02	2.03	1.99	2.23	1.77	1.69
Efficiency Ratio	63.72	64.36	65.93	60.78	68.65	76.48
Assets (per million) per Employee	5.13	4.67	4.07	4.37	9.09	8.04
<b>ASSET QUALITY:</b>						
Reserves/Loans	1.78	1.91	2.03	1.87	1.34	1.40
Nonperforming Loans/Total Loans	0.16	0.21	0.32	0.19	0.74	0.74
Nonperforming Assets/Total Assets	0.13	0.16	0.19	0.14	0.53	0.55
Adjusted Texas Ratio	1.46	1.38	1.60	1.10	4.05	3.55
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	3.95	3.81	3.81	4.66	3.30	2.84
Cost of funds	0.07	0.09	0.12	0.19	0.46	0.29
Net interest margin	3.89	3.73	3.71	4.50	2.64	2.40
Avg Earning Assets/Avg Assets	94.81	99.05	94.78	94.71	90.01	94.35

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

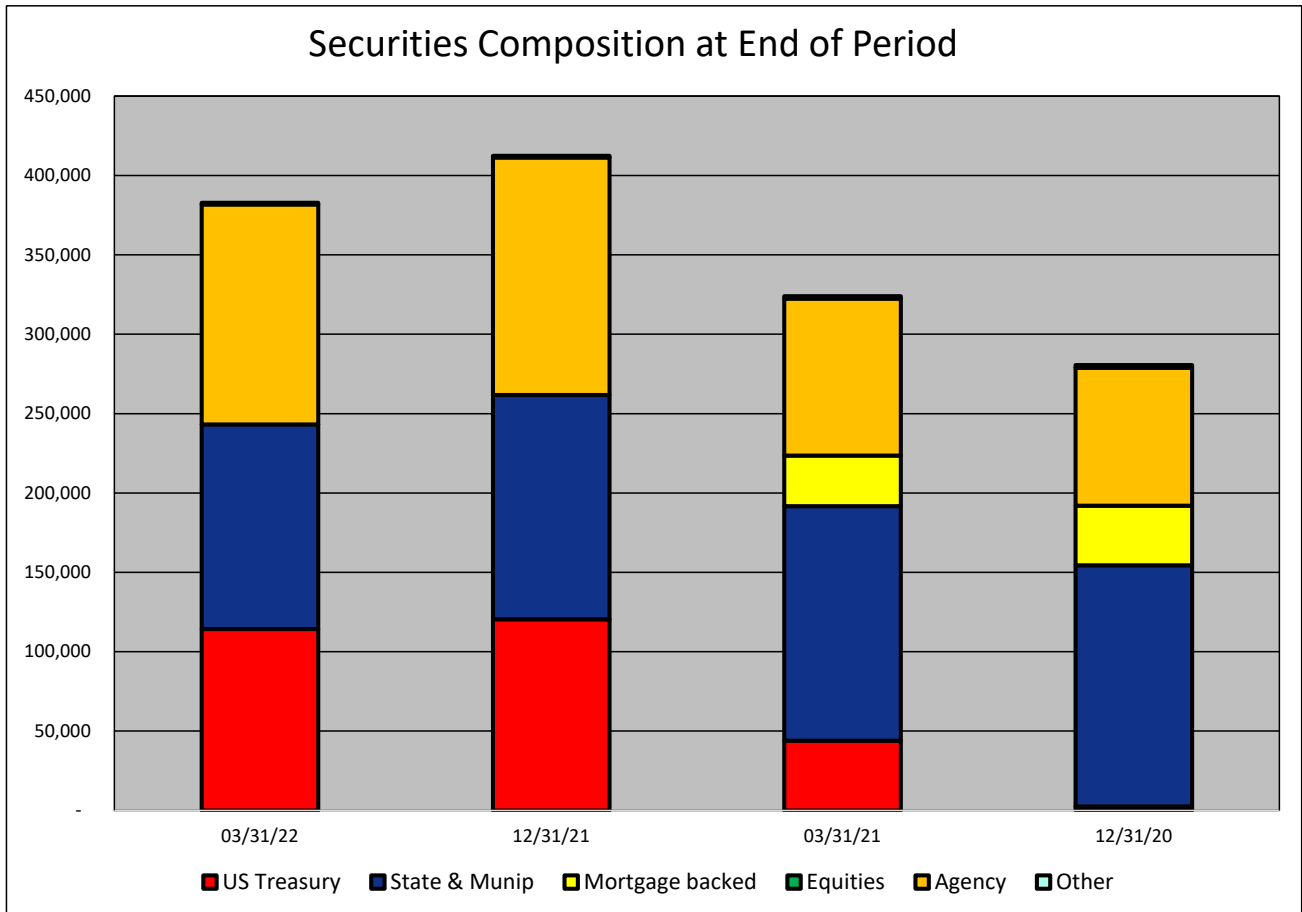
<b>As of:</b>	<b>03/31/22</b>	<b>12/31/21</b>	<b>03/31/21</b>	<b>12/31/20</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	1,025,016	985,322	859,431	838,524	165,585	19.27
Cash and Equivalents	60,810	49,713	52,609	58,685	8,201	15.59
Securities	382,772	412,387	323,984	280,561	58,788	18.15
Loans, net	542,718	491,988	450,818	467,536	91,900	20.39
Deposit Accounts	931,776	874,285	758,811	736,341	172,965	22.79
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	85,528	103,588	94,834	97,076	(9,306)	(9.81)

<b>Period Ending</b>	<b>03/31/22</b>	<b>12/31/21</b>	<b>03/31/21</b>	<b>12/31/20</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	2,679	12,487	2,121	11,305	558	26.31
Interest Income	9,390	34,101	7,387	32,824	2,003	27.12
Interest Expense	138	685	193	1,162	(55)	(28.50)
Net Interest Income	9,252	33,416	7,194	31,662	2,058	28.61
Prov for Loan Loss	742	1,406	425	922	317	74.59
Noninterest income	2,599	10,057	2,319	7,812	280	12.07
Gain on Sale of Securities	-	1,806	(2)	2	2	(100.00)
Noninterest Expense	7,655	28,430	6,386	24,399	1,269	19.87
Net Operating Income	3,454	13,637	2,702	14,153	752	27.83
Income Taxes	775	2,956	579	2,850	196	33.85



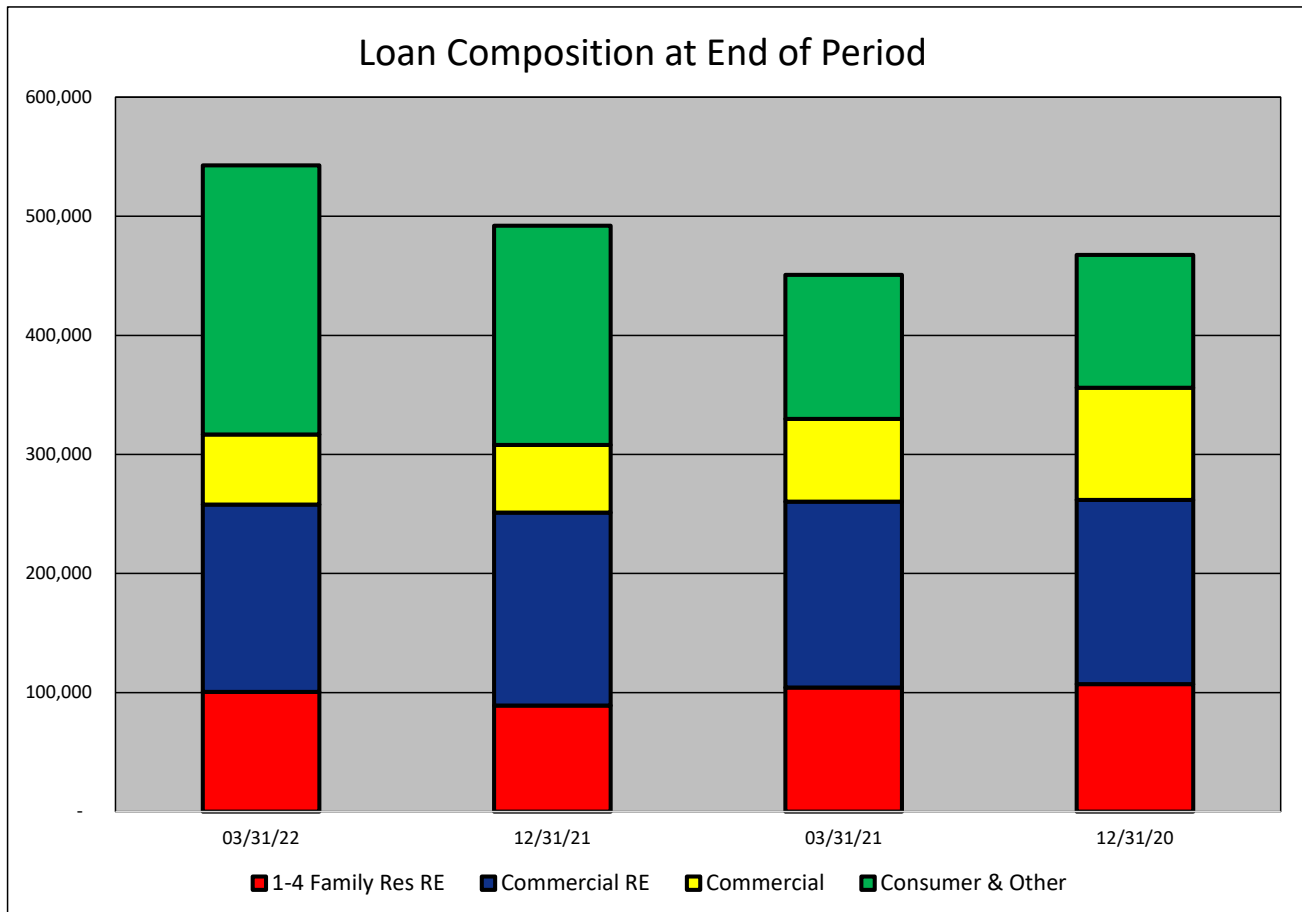
**SECURITIES COMPOSITION - Drummond Community Bank**  
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>SECURITIES CATEGORY:</b>						
US Treasury	114,331	120,452	43,877	2,624	70,454	160.57
State & Munip	128,897	141,259	147,875	151,826	(18,978)	(12.83)
Mortgage backed	-	-	31,752	37,544	(31,752)	(100.00)
Equities	-	-	-	-	-	NA
Agency	138,524	149,607	98,891	86,957	39,633	40.08
Other	1,020	1,069	1,589	1,610	(569)	(35.81)
<b>Total Securities</b>	<b>382,772</b>	<b>412,387</b>	<b>323,984</b>	<b>280,561</b>	<b>58,788</b>	<b>18.15</b>



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

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	100,444	89,101	104,220	107,171	(3,776)	(3.62)
Commercial RE	157,432	161,989	156,139	154,526	1,293	0.83
Commercial	58,779	56,843	69,443	94,226	(10,664)	(15.36)
Consumer & Other	226,063	184,055	121,016	111,613	105,047	86.80
<b>Loans, Net</b>	<b>542,718</b>	<b>491,988</b>	<b>450,818</b>	<b>467,536</b>	<b>91,900</b>	<b>20.39</b>



**LOAN PORTFOLIO QUALITY - Drummond Community Bank**  
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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**LOAN LOSS RESERVE ACTIVITY:**

Beginning Balance	9,380	8,760	8,760	8,304	620	7.08
Total Recoveries	81	327	38	126	43	113.16
Total Charge-offs	567	1,113	66	592	501	759.09
Provision Expense	742	1,406	425	922	317	74.59
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	9,636	9,380	9,157	8,760	479	5.23

**NON-PERFORMING ASSETS:**

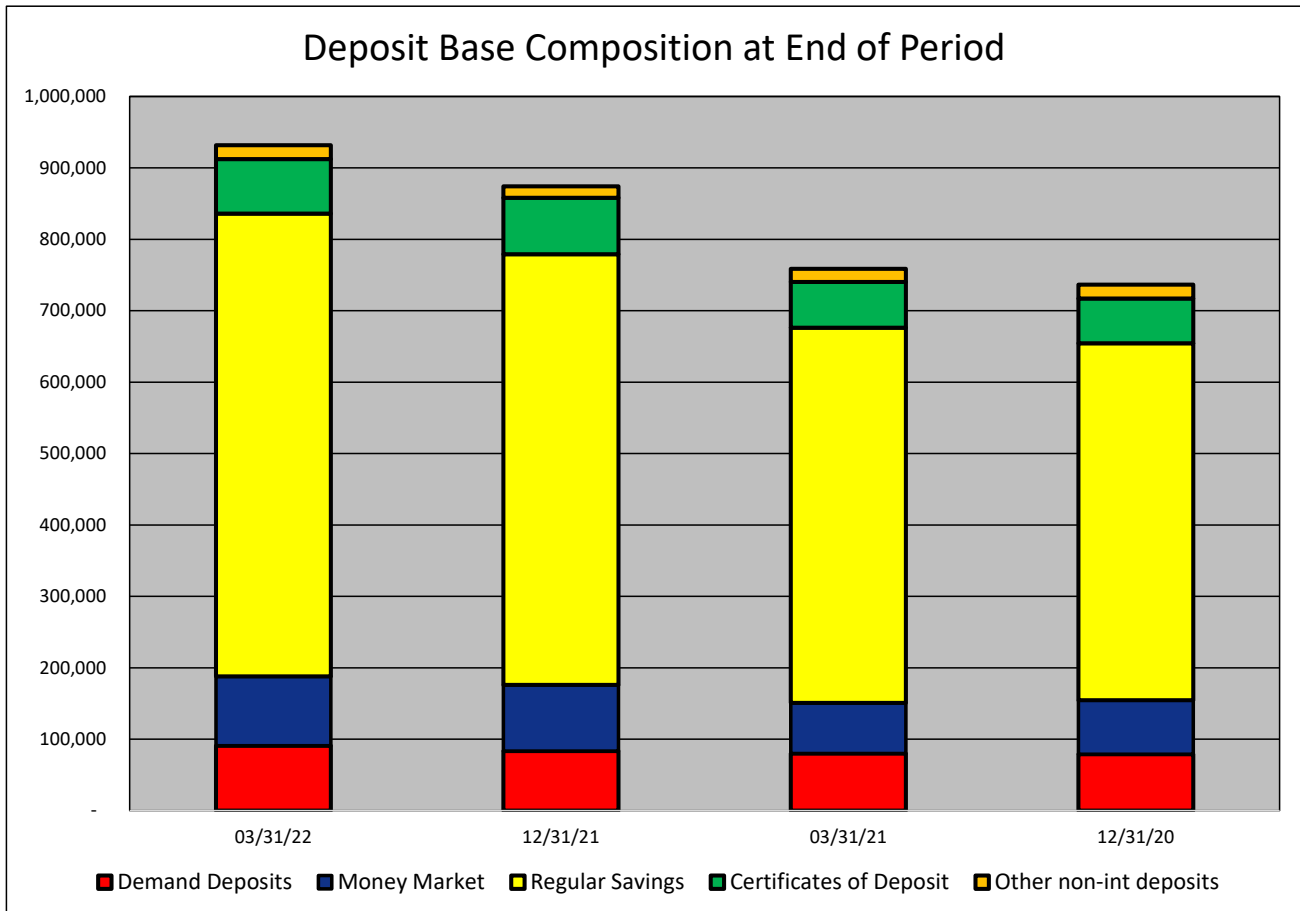
Total-90+ Days Past Due	113	112	67	-	46	68.66
Total-Nonaccrual	755	906	1,363	873	(608)	(44.61)
Foreclosed Real Estate	512	523	217	275	295	135.94
Total Non-perf Assets	1,380	1,541	1,647	1,148	(267)	(16.21)

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

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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**DEPOSIT BASE CATEGORY:**

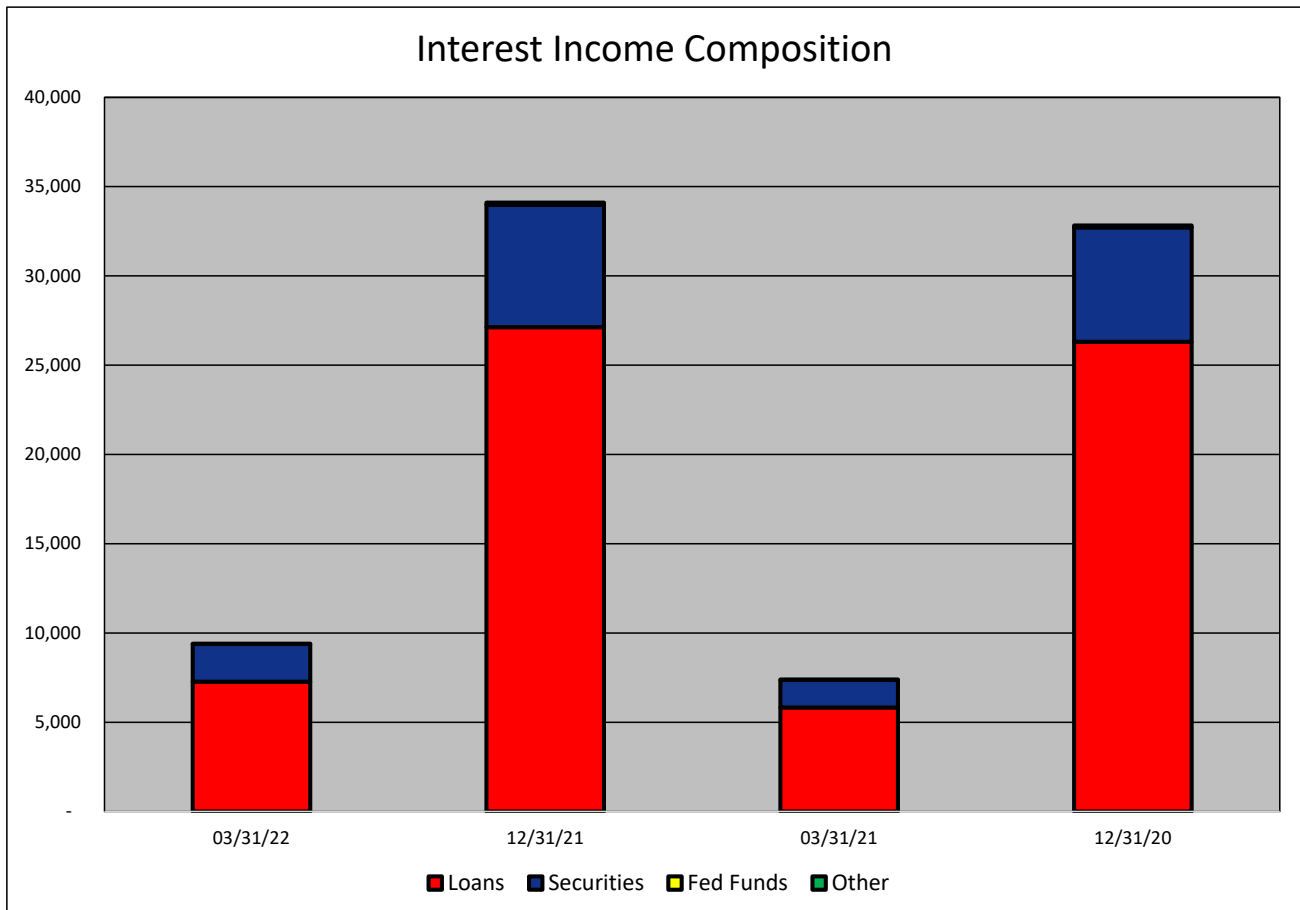
Demand Deposits	90,737	83,456	79,933	78,790	10,804	13.52
Money Market	97,331	92,765	70,922	75,655	26,409	37.24
Regular Savings	647,765	602,729	525,194	499,845	122,571	23.34
Certificates of Deposit	76,424	79,269	64,118	62,904	12,306	19.19
Other non-int deposits	19,519	16,066	18,644	19,147	875	4.69
<b>Total Deposits</b>	<b>931,776</b>	<b>874,285</b>	<b>758,811</b>	<b>736,341</b>	<b>172,965</b>	<b>22.79</b>





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

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	7,273	27,133	5,823	26,305	1,450	24.90
Securities	2,105	6,845	1,543	6,404	562	36.42
Fed Funds	-	-	-	-	-	NA
Other	12	123	21	115	(9)	(42.86)
<b>Total Int Income</b>	<b>9,390</b>	<b>34,101</b>	<b>7,387</b>	<b>32,824</b>	<b>2,003</b>	<b>27.12</b>

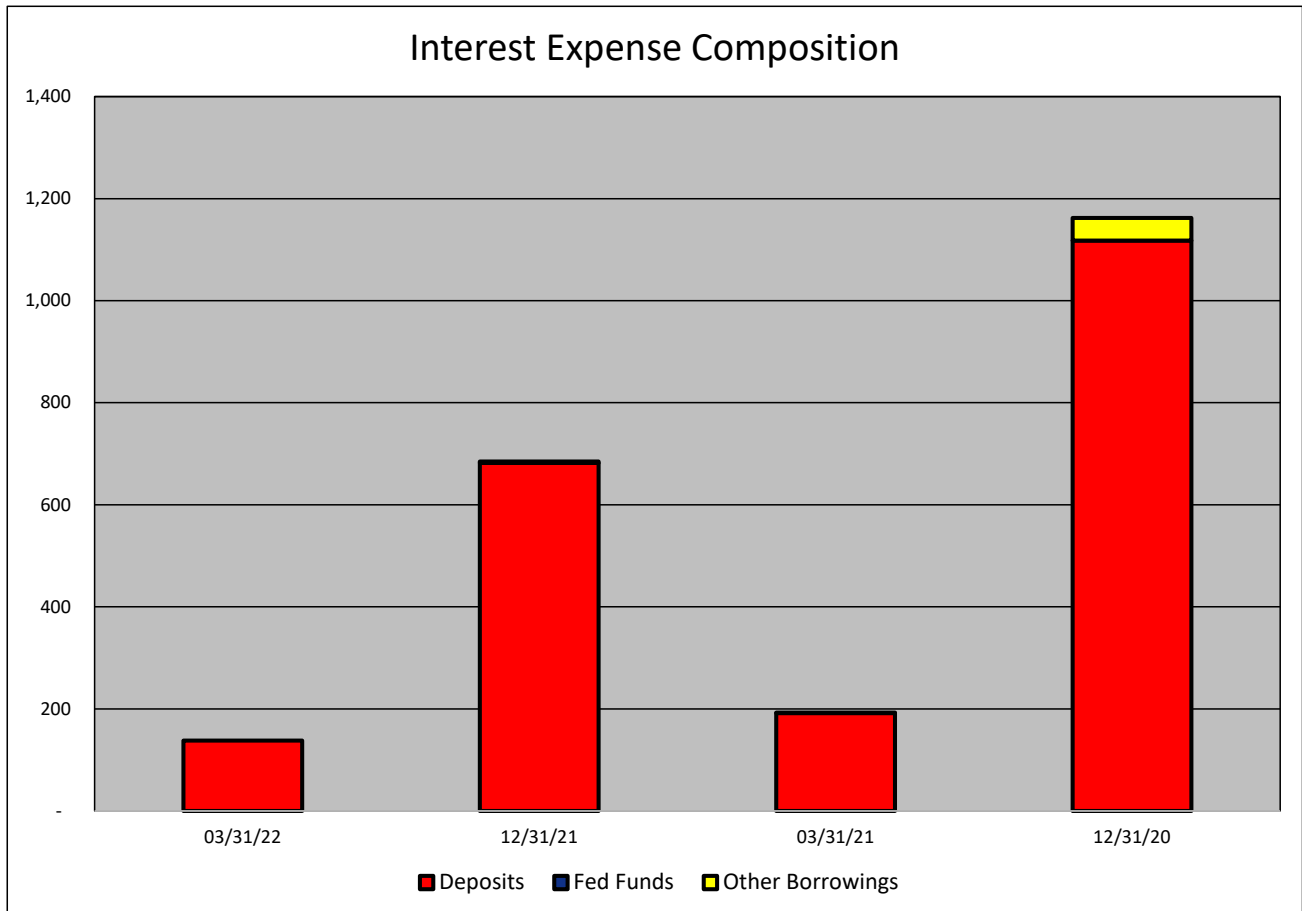


**INTEREST EXPENSE COMPOSITION- Drummond Community Bank**  
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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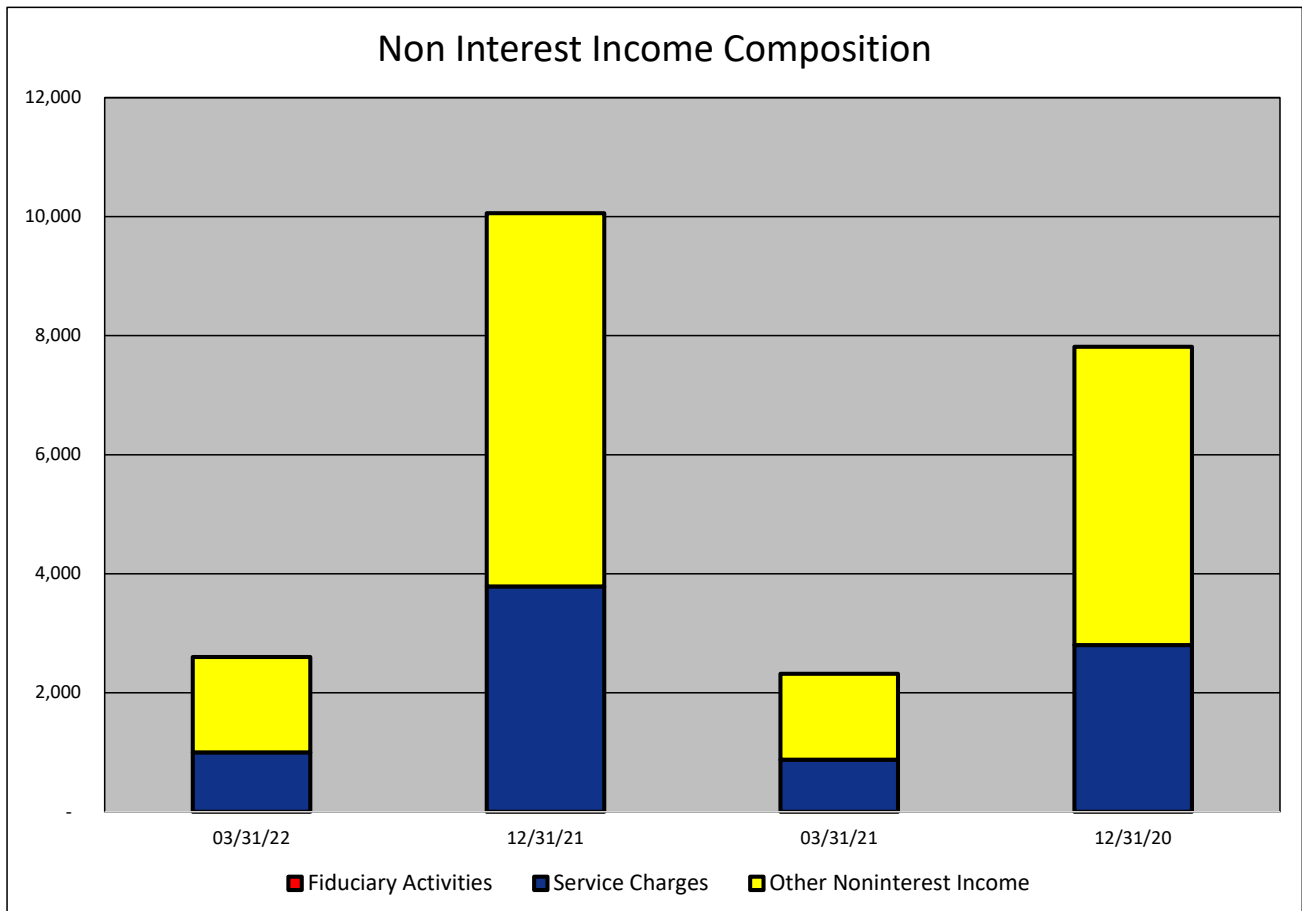
**INTEREST EXPENSE CATEGORY**

Deposits	138	682	192	1,118	(54)	(28.13)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	3	1	44	(1)	(100.00)
<b>Total Int Expense</b>	<b>138</b>	<b>685</b>	<b>193</b>	<b>1,162</b>	<b>(55)</b>	<b>(28.50)</b>



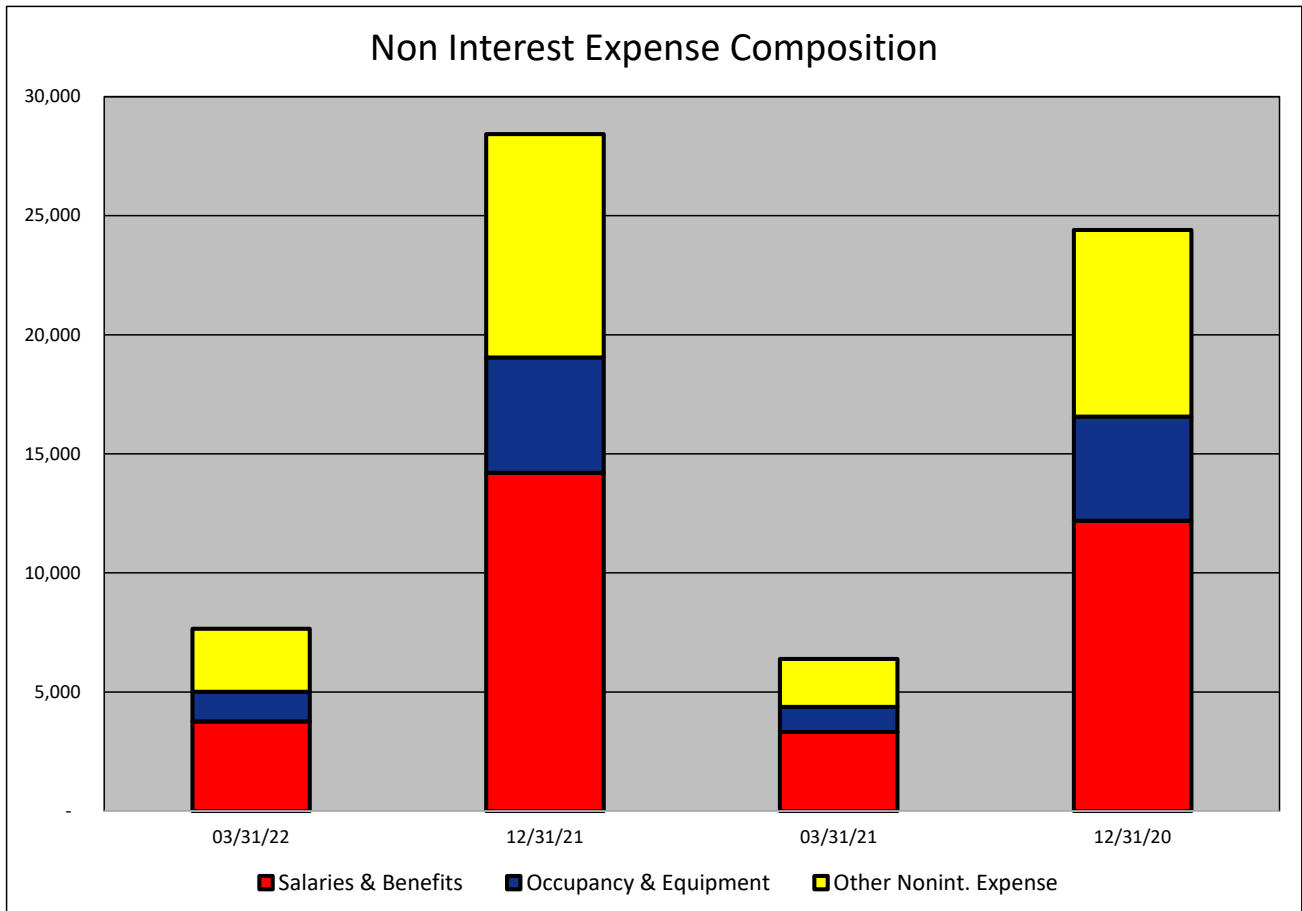
**NONINTEREST INCOME COMPOSITION- Drummond Community Bank**  
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST INCOME CATEGORY</b>						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	1,000	3,786	876	2,801	124	14.16
Other Noninterest Income	1,599	6,271	1,443	5,011	156	10.81
<b>Total Nonint. Income</b>	<b>2,599</b>	<b>10,057</b>	<b>2,319</b>	<b>7,812</b>	<b>280</b>	<b>12.07</b>



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

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST EXPENSE CATEGORY</b>						
Salaries & Benefits	3,763	14,205	3,326	12,187	437	13.14
Occupancy & Equipment	1,244	4,842	1,044	4,378	200	19.16
Other Nonint. Expense	2,648	9,383	2,016	7,834	632	31.35
<b>Total Nonint. Expense</b>	<b>7,655</b>	<b>28,430</b>	<b>6,386</b>	<b>24,399</b>	<b>1269</b>	<b>19.87</b>



**PEER GROUP COMPARISONS REPORT**  
**North Florida Group**

BALANCE SHEET

Institution name	Total Assets \$'000		% Change in Assets
	This Year	Last Year	
One Florida Bank	1,385,269	973,123	<b>42.35</b>
Bank Of Pensacola	156,522	125,509	<b>24.71</b>
Prime Meridian Bank	866,103	720,851	<b>20.15</b>
Pnb Community Bank	151,966	126,517	<b>20.12</b>
<b>Drummond Community Bank</b>	<b>1,025,016</b>	<b>859,431</b>	<b>19.27</b>
Fnbt Bank	677,776	586,065	<b>15.65</b>
Madison County Community Bank	178,599	156,797	<b>13.90</b>
Bank Of The South	93,007	82,705	<b>12.46</b>
Capital City Bank	4,301,533	3,924,301	<b>9.61</b>
First National Bank Northwest Florida	216,417	197,765	<b>9.43</b>
Community State Bank	207,632	192,817	<b>7.68</b>
Intracoastal Bank	551,554	520,192	<b>6.03</b>
First Federal Bank	3,500,117	3,330,348	<b>5.10</b>
Beach Bank	619,652	612,804	<b>1.12</b>
The Warrington Bank	105,399	107,266	<b>(1.74)</b>
Tiaa, Fsb	37,942,771	39,164,920	<b>(3.12)</b>
Florida Capital Bank, National Association	508,355	529,766	<b>(4.04)</b>
Peoples Bank Of Graceville	113,804	119,014	<b>(4.38)</b>
Lafayette State Bank	175,579	184,218	<b>(4.69)</b>

<b>Select Peer Average</b>	<b>2,777,741</b>	<b>2,763,916</b>	<b>9.98</b>
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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	
One Florida Bank	879,518	670,602	31.15
Pnb Community Bank	93,640	74,499	25.69
<b>Drummond Community Bank</b>	<b>542,718</b>	<b>450,818</b>	<b>20.39</b>
Lafayette State Bank	107,060	97,414	9.90
Beach Bank	455,734	427,890	6.51
Madison County Community Bank	73,185	69,323	5.57
Intracoastal Bank	301,686	290,219	3.95
Prime Meridian Bank	496,654	499,401	(0.55)
Fnbt Bank	209,896	211,499	(0.76)
Capital City Bank	2,036,324	2,139,808	(4.84)
Tiaa, Fsb	31,337,360	32,982,032	(4.99)
Community State Bank	86,545	94,347	(8.27)
First National Bank Northwest Florida	59,132	71,986	(17.86)
Bank Of Pensacola	44,142	53,939	(18.16)
Peoples Bank Of Graceville	33,452	43,398	(22.92)
Florida Capital Bank, National Association	323,125	420,238	(23.11)
Bank Of The South	21,758	29,739	(26.84)
The Warrington Bank	20,175	27,640	(27.01)
First Federal Bank	1,009,121	1,542,316	(34.57)

<b>Select Peer Average</b>	2,006,907	2,115,637	(4.56)
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**CAPITAL RATIOS**  
For the three months ended March 31, 2022

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Bank Of The South	15.58	<b>15.78</b>	0.00	0.00	0.00
The Warrington Bank	15.36	<b>15.29</b>	0.00	0.00	0.00
Florida Capital Bank, National Association	12.48	<b>12.52</b>	22.14	23.40	22.14
Beach Bank	13.18	<b>10.04</b>	11.71	12.82	11.71
<b>Drummond Community Bank</b>	<b>8.34</b>	<b>9.93</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Peoples Bank Of Graceville	6.27	<b>9.90</b>	31.60	32.68	31.60
Tiaa, Fsb	10.26	<b>9.89</b>	14.88	15.83	14.88
First National Bank Northwest Florida	9.49	<b>9.76</b>	36.83	38.09	36.83
First Federal Bank	8.86	<b>9.68</b>	19.98	21.24	19.98
Pnb Community Bank	7.66	<b>8.80</b>	0.00	0.00	0.00
Fnbt Bank	8.16	<b>8.76</b>	19.81	21.06	19.81
Prime Meridian Bank	8.04	<b>8.56</b>	13.60	14.70	13.60
Bank Of Pensacola	8.14	<b>8.38</b>	0.00	0.00	0.00
Capital City Bank	9.22	<b>8.32</b>	15.15	16.15	15.15
One Florida Bank	7.87	<b>8.21</b>	10.79	11.62	10.79
Intracoastal Bank	5.74	<b>8.02</b>	10.71	11.91	10.71
Madison County Community Bank	5.51	<b>7.98</b>	14.53	15.78	14.53
Lafayette State Bank	6.01	<b>7.89</b>	11.01	12.19	11.01
Community State Bank	4.29	<b>6.55</b>	12.12	14.21	12.12

<b>Select Peer Average</b>	8.97	9.70	12.89	13.77	12.89
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**BALANCE SHEET RATIOS**  
For the three months ended March 31, 2022

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Tiaa, Fsb	<b>116.51</b>	82.59	12.33
Beach Bank	<b>92.63</b>	73.55	2.80
Florida Capital Bank, National Association	<b>73.37</b>	63.56	3.91
One Florida Bank	<b>69.21</b>	63.49	8.93
Pnb Community Bank	<b>67.91</b>	61.62	17.05
Lafayette State Bank	<b>65.34</b>	60.98	22.66
Prime Meridian Bank	<b>62.90</b>	57.34	12.48
Intracoastal Bank	<b>58.35</b>	54.70	24.34
<b>Drummond Community Bank</b>	<b>58.25</b>	<b>52.95</b>	<b>37.34</b>
Capital City Bank	<b>53.41</b>	47.34	26.40
Community State Bank	<b>43.71</b>	41.68	23.37
Madison County Community Bank	<b>43.64</b>	40.98	41.84
Fnbt Bank	<b>35.60</b>	30.97	30.15
First Federal Bank	<b>32.40</b>	28.83	58.47
Peoples Bank Of Graceville	<b>31.91</b>	29.39	64.77
Bank Of Pensacola	<b>30.77</b>	28.20	45.24
First National Bank Northwest Florida	<b>30.29</b>	27.32	3.79
Bank Of The South	<b>27.74</b>	23.39	59.67
The Warrington Bank	<b>22.64</b>	19.14	65.79

<b>Select Peer Average</b>	<b>53.50</b>	<b>46.74</b>	<b>29.54</b>
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**PROFITABILITY RATIOS**  
For the three months ended March 31, 2022

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Intracoastal Bank	525,368	<b>1.49</b>	21.03
Peoples Bank Of Graceville	117,588	<b>1.19</b>	14.88
Prime Meridian Bank	852,451	<b>1.11</b>	13.50
Tiaa, Fsb	37,325,153	<b>1.08</b>	10.50
<b>Drummond Community Bank</b>	<b>1,002,249</b>	<b>1.07</b>	<b>11.33</b>
Capital City Bank	4,270,001	<b>0.79</b>	8.28
Fnbt Bank	635,086	<b>0.78</b>	9.06
First Federal Bank	3,522,126	<b>0.73</b>	7.41
Florida Capital Bank, National Association	506,549	<b>0.71</b>	5.67
One Florida Bank	1,387,412	<b>0.69</b>	8.75
Madison County Community Bank	170,903	<b>0.68</b>	9.87
Pnb Community Bank	146,200	<b>0.60</b>	7.15
Beach Bank	599,140	<b>0.42</b>	3.12
Lafayette State Bank	172,875	<b>0.36</b>	5.20
Bank Of Pensacola	152,007	<b>0.24</b>	2.86
First National Bank Northwest Florida	210,817	<b>0.21</b>	2.18
Community State Bank	203,886	<b>0.21</b>	4.08
The Warrington Bank	105,631	<b>(0.10)</b>	(0.64)
Bank Of The South	91,801	<b>(0.12)</b>	(0.77)

<b>Select Peer Average</b>	2,736,697	0.64	7.55
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**PROFITABILITY RATIOS**  
For the three months ended March 31, 2022

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Intracoastal Bank	0.14	1.65	<b>53.21</b>	13.45
Peoples Bank Of Graceville	0.24	1.27	<b>54.34</b>	8.13
Tiaa, Fsb	1.10	0.75	<b>54.50</b>	26.17
Prime Meridian Bank	0.29	1.46	<b>57.29</b>	8.75
<b>Drummond Community Bank</b>	<b>1.04</b>	<b>2.02</b>	<b>63.72</b>	<b>5.13</b>
One Florida Bank	0.11	1.68	<b>63.76</b>	9.97
Madison County Community Bank	0.53	1.71	<b>70.41</b>	6.38
Fnbt Bank	1.14	1.02	<b>73.65</b>	7.45
Capital City Bank	2.14	1.36	<b>77.98</b>	5.81
First Federal Bank	1.88	1.42	<b>78.44</b>	4.62
Pnb Community Bank	0.31	2.82	<b>79.89</b>	4.22
Bank Of Pensacola	0.18	1.23	<b>81.65</b>	14.23
Florida Capital Bank, National Association	3.50	1.39	<b>84.08</b>	3.30
Beach Bank	1.09	2.12	<b>84.43</b>	5.63
Lafayette State Bank	1.22	2.84	<b>85.33</b>	3.66
First National Bank Northwest Florida	0.05	1.45	<b>87.57</b>	7.21
Community State Bank	0.62	2.30	<b>88.96</b>	5.77
The Warrington Bank	0.25	1.67	<b>106.77</b>	7.03
Bank Of The South	0.26	1.91	<b>107.08</b>	5.81

<b>Select Peer Average</b>	0.85	1.69	76.48	8.04
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**ASSET QUALITY RATIOS**  
For the three months ended March 31, 2022

Institution name	Reserves/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bank Of Pensacola	1.11	0.00	<b>0.00</b>	0.00
Bank Of The South	1.14	0.00	<b>0.00</b>	0.00
Intracoastal Bank	1.57	0.00	<b>0.00</b>	0.00
Prime Meridian Bank	1.19	0.00	<b>0.00</b>	0.00
The Warrington Bank	1.23	0.00	<b>0.00</b>	0.00
Fnbt Bank	2.30	0.09	<b>0.03</b>	0.33
Capital City Bank	1.02	0.13	<b>0.06</b>	0.84
One Florida Bank	1.00	0.12	<b>0.07</b>	0.87
Peoples Bank Of Graceville	1.20	0.35	<b>0.10</b>	1.57
<b>Drummond Community Bank</b>	<b>1.78</b>	<b>0.16</b>	<b>0.13</b>	<b>1.46</b>
Madison County Community Bank	2.05	0.34	<b>0.14</b>	2.21
First National Bank Northwest Florida	2.11	0.68	<b>0.19</b>	0.00
Florida Capital Bank, National Association	1.29	0.88	<b>0.56</b>	1.00
Pnb Community Bank	0.97	1.16	<b>0.71</b>	8.64
Community State Bank	1.07	1.81	<b>0.76</b>	16.75
Lafayette State Bank	1.18	0.01	<b>0.76</b>	11.27
First Federal Bank	2.38	3.10	<b>0.89</b>	1.52
Beach Bank	1.20	0.00	<b>1.77</b>	12.63
Tiaa, Fsb	0.75	5.18	<b>4.30</b>	8.32

<b>Select Peer Average</b>	1.40	0.74	0.55	3.55
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the three months ended March 31, 2022**

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Bank Of Pensacola	<b>4.86</b>	20.89	0.00	45.24	0.00
Bank Of The South	<b>4.49</b>	11.47	0.00	55.36	4.31
Pnb Community Bank	<b>3.30</b>	8.84	7.17	0.00	17.05
Lafayette State Bank	<b>3.05</b>	6.08	1.03	0.00	22.66
Community State Bank	<b>3.01</b>	27.82	0.13	0.00	23.37
The Warrington Bank	<b>2.96</b>	11.27	0.00	51.99	13.80
One Florida Bank	<b>2.50</b>	24.25	0.00	0.00	8.93
<b>Drummond Community Bank</b>	<b>1.99</b>	3.94	0.00	0.55	36.80
Prime Meridian Bank	<b>1.85</b>	23.28	1.87	0.71	11.76
Capital City Bank	<b>1.81</b>	18.38	0.00	12.06	14.34
Madison County Community Bank	<b>1.38</b>	10.95	0.00	0.00	41.84
Intracoastal Bank	<b>1.18</b>	17.25	0.00	0.00	24.34
Peoples Bank Of Graceville	<b>1.03</b>	4.35	0.00	0.00	64.59
Florida Capital Bank, National Association	<b>0.95</b>	27.41	0.00	0.00	3.91
First Federal Bank	<b>0.85</b>	2.83	0.00	0.00	58.47
First National Bank Northwest Florida	<b>0.71</b>	67.85	0.00	1.16	1.70
Beach Bank	<b>0.56</b>	12.01	0.00	0.00	2.80
Fnbt Bank	<b>0.37</b>	36.31	0.00	16.28	13.87
Tiaa, Fsb	<b>0.20</b>	2.30	0.00	0.12	12.17

<b>Select Peer Average</b>	1.95	17.76	0.54	9.66	19.83
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the three months ended March 31, 2022**

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Tiaa, Fsb	<b>81.97</b>	0.09	0.03	0.85
Beach Bank	<b>72.45</b>	2.57	1.77	0.07
One Florida Bank	<b>62.86</b>	0.65	0.00	0.00
Pnb Community Bank	<b>61.02</b>	1.95	0.00	0.00
Lafayette State Bank	<b>60.26</b>	3.06	0.75	0.00
Prime Meridian Bank	<b>55.37</b>	1.27	0.00	0.00
Intracoastal Bank	<b>53.84</b>	1.06	0.00	0.00
<b>Drummond Community Bank</b>	<b>49.78</b>	<b>2.53</b>	<b>0.05</b>	<b>0.08</b>
Florida Capital Bank, National Association	<b>48.40</b>	0.47	0.00	0.05
Capital City Bank	<b>45.68</b>	2.18	0.00	2.16
Community State Bank	<b>41.24</b>	1.91	0.01	0.19
Madison County Community Bank	<b>40.14</b>	2.39	0.00	0.00
Fnbt Bank	<b>30.00</b>	2.07	0.00	0.00
Peoples Bank Of Graceville	<b>29.04</b>	0.09	0.00	0.00
Bank Of Pensacola	<b>27.89</b>	0.76	0.00	0.00
First National Bank Northwest Florida	<b>26.75</b>	0.55	0.00	0.02
First Federal Bank	<b>24.20</b>	1.16	0.00	4.36
Bank Of The South	<b>23.13</b>	0.75	0.00	0.00
The Warrington Bank	<b>18.91</b>	0.56	0.00	0.00

<b>Select Peer Average</b>	44.89	1.37	0.14	0.41
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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, 2022**

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Florida Capital Bank, National Association	<b>52.37</b>	47.52	99.88	0.00	0.12
<b>Drummond Community Bank</b>	<b>50.96</b>	49.04	100.00	0.00	0.00
Capital City Bank	<b>45.65</b>	53.22	98.87	0.11	1.02
Community State Bank	<b>44.84</b>	55.16	100.00	0.00	0.00
Lafayette State Bank	<b>43.78</b>	56.22	100.00	0.00	0.00
Bank Of Pensacola	<b>42.80</b>	57.20	100.00	0.00	0.00
Intracoastal Bank	<b>33.17</b>	66.83	100.00	0.00	0.00
One Florida Bank	<b>33.08</b>	66.78	99.86	0.00	0.14
Pnb Community Bank	<b>32.33</b>	67.67	100.00	0.00	0.00
Bank Of The South	<b>32.32</b>	67.68	100.00	0.00	0.00
Peoples Bank Of Graceville	<b>27.63</b>	70.96	98.59	1.41	0.00
The Warrington Bank	<b>27.49</b>	72.51	100.00	0.00	0.00
First National Bank Northwest Florida	<b>27.21</b>	72.79	100.00	0.00	0.00
Prime Meridian Bank	<b>26.19</b>	73.39	99.58	0.00	0.42
Beach Bank	<b>24.39</b>	68.27	92.66	0.00	7.34
Madison County Community Bank	<b>21.70</b>	78.30	100.00	0.00	0.00
First Federal Bank	<b>8.18</b>	91.14	99.33	0.00	0.67
Fnbt Bank	<b>4.29</b>	90.59	94.88	0.00	5.12
Tiaa, Fsb	<b>2.74</b>	77.63	80.37	0.00	19.63

<b>Select Peer Average</b>	30.59	67.52	98.11	0.08	1.81
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**YIELDS, COSTS & SPREADS - ASSET YIELDS**  
For the three months ended March 31, 2022

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Drummond Community Bank	3.95	0.07	<b>3.89</b>	94.81
Lafayette State Bank	3.97	0.35	<b>3.78</b>	92.77
Pnb Community Bank	3.78	0.06	<b>3.74</b>	96.38
Intracoastal Bank	3.49	0.22	<b>3.35</b>	96.02
Community State Bank	3.17	0.13	<b>3.09</b>	84.48
Beach Bank	3.37	0.52	<b>3.00</b>	90.50
Prime Meridian Bank	3.11	0.29	<b>2.90</b>	94.99
One Florida Bank	3.02	0.34	<b>2.80</b>	96.58
Madison County Community Bank	3.06	0.51	<b>2.67</b>	96.25
Capital City Bank	2.58	0.05	<b>2.54</b>	92.25
Peoples Bank Of Graceville	2.87	0.52	<b>2.53</b>	98.70
First Federal Bank	2.64	0.24	<b>2.49</b>	91.49
Florida Capital Bank, National Association	2.64	0.50	<b>2.43</b>	95.60
Tiaa, Fsb	2.94	0.75	<b>2.29</b>	99.80
Fnbt Bank	2.26	0.17	<b>2.08</b>	85.84
Bank Of The South	1.87	0.10	<b>1.82</b>	97.39
First National Bank Northwest Florida	1.82	0.08	<b>1.76</b>	94.31
The Warrington Bank	1.65	0.09	<b>1.59</b>	97.08
Bank Of Pensacola	1.85	0.48	<b>1.58</b>	97.40
<b>Select Peer Average</b>	2.84	0.29	2.40	94.35