

Fnbt Bank
Fort Walton Beach, FL

Established
4/9/1956

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)

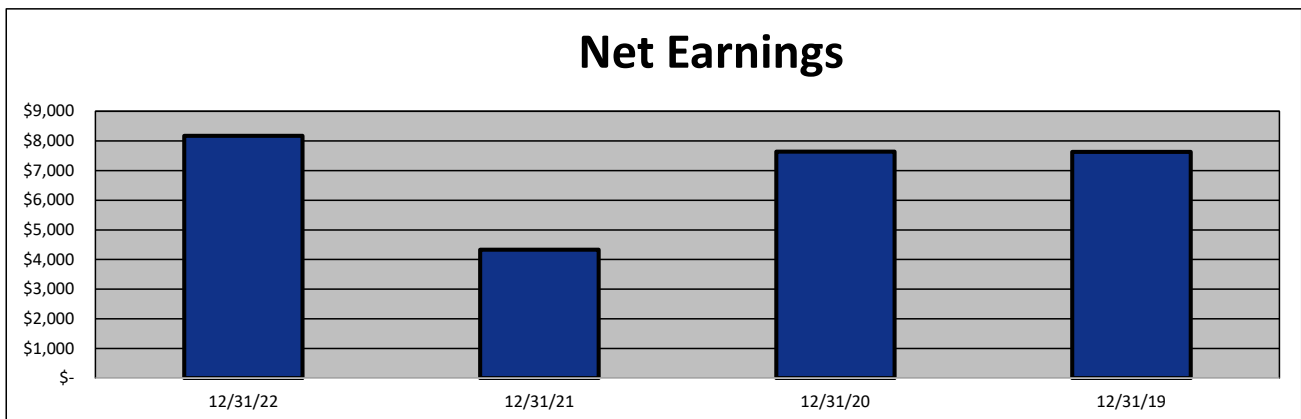
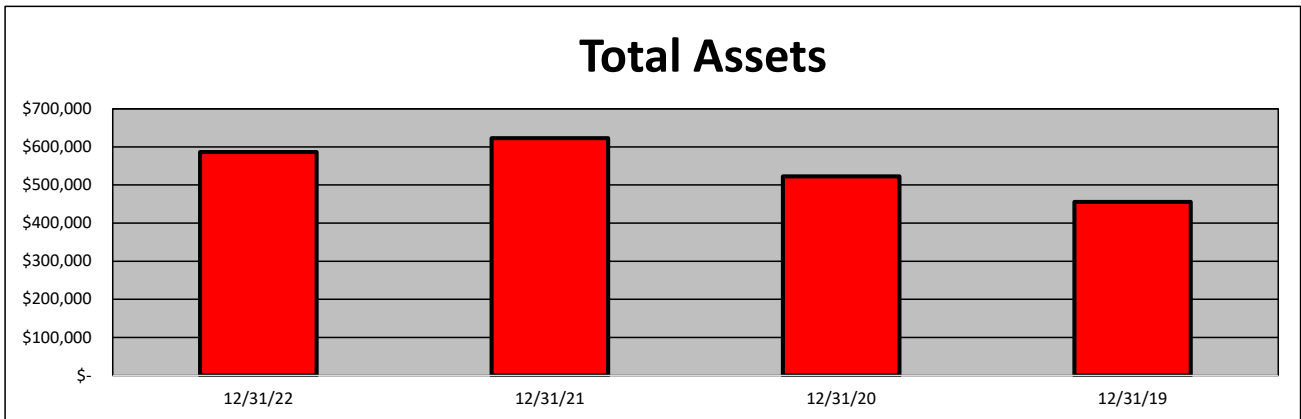
EXECUTIVE SUMMARY - FNBT BANK
(Percentage)

Period Ending	12/31/22	12/31/21	12/31/20	12/31/19	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	10.21	8.73	9.96	10.93	10.13	8.75
Leverage Ratio	9.79	8.81	9.95	10.90	10.24	9.93
Tier 1 Cap/Risk Based Assets	22.75	18.00	17.36	18.47	18.48	15.36
Risk Based Ratio	24.00	19.26	18.62	19.72	19.34	16.24
Common Equity Tier 1 Capital Ratio	22.75	18.00	17.36	18.47	18.48	15.36
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	38.92	36.46	46.32	47.18	60.26	59.85
Loans/Assets	34.85	32.08	39.88	39.87	50.83	52.22
Securities/Assets	26.44	0.64	0.77	1.43	18.73	29.30
PROFITABILITY:						
Return on Avg Assets	1.27	0.73	1.53	1.70	0.61	0.80
Return on Avg Equity	14.29	8.21	14.86	15.63	8.77	11.57
Nonint Income/Avg Assets	1.09	1.44	2.00	1.90	1.30	0.67
Net Overhead Ratio	1.11	1.03	0.87	1.25	1.97	1.90
Efficiency Ratio	63.67	77.09	65.35	65.08	162.15	75.61
Assets (per million) per Employee	7.33	6.84	5.68	4.90	9.87	8.19
ASSET QUALITY:						
Reserves/Loans	2.37	2.37	2.30	2.61	1.37	1.28
Nonperforming Loans/Total Loans	0.00	0.10	0.13	0.12	0.54	1.17
Nonperforming Assets/Total Assets	0.00	0.03	0.05	0.21	0.34	0.57
Adjusted Texas Ratio	0.00	0.34	0.48	1.79	2.40	4.03
YIELDS & COSTS:						
Yield on earning assets	2.94	2.21	2.91	3.85	3.11	3.37
Cost of funds	0.22	0.24	0.38	0.72	0.38	0.44
Net interest margin	2.71	1.97	2.56	3.17	2.58	2.60
Avg Earning Assets/Avg Assets	87.11	89.49	93.80	92.82	90.84	94.80

SELECTED FINANCIAL DATA - FNB BANK
(Dollars in Thousands)

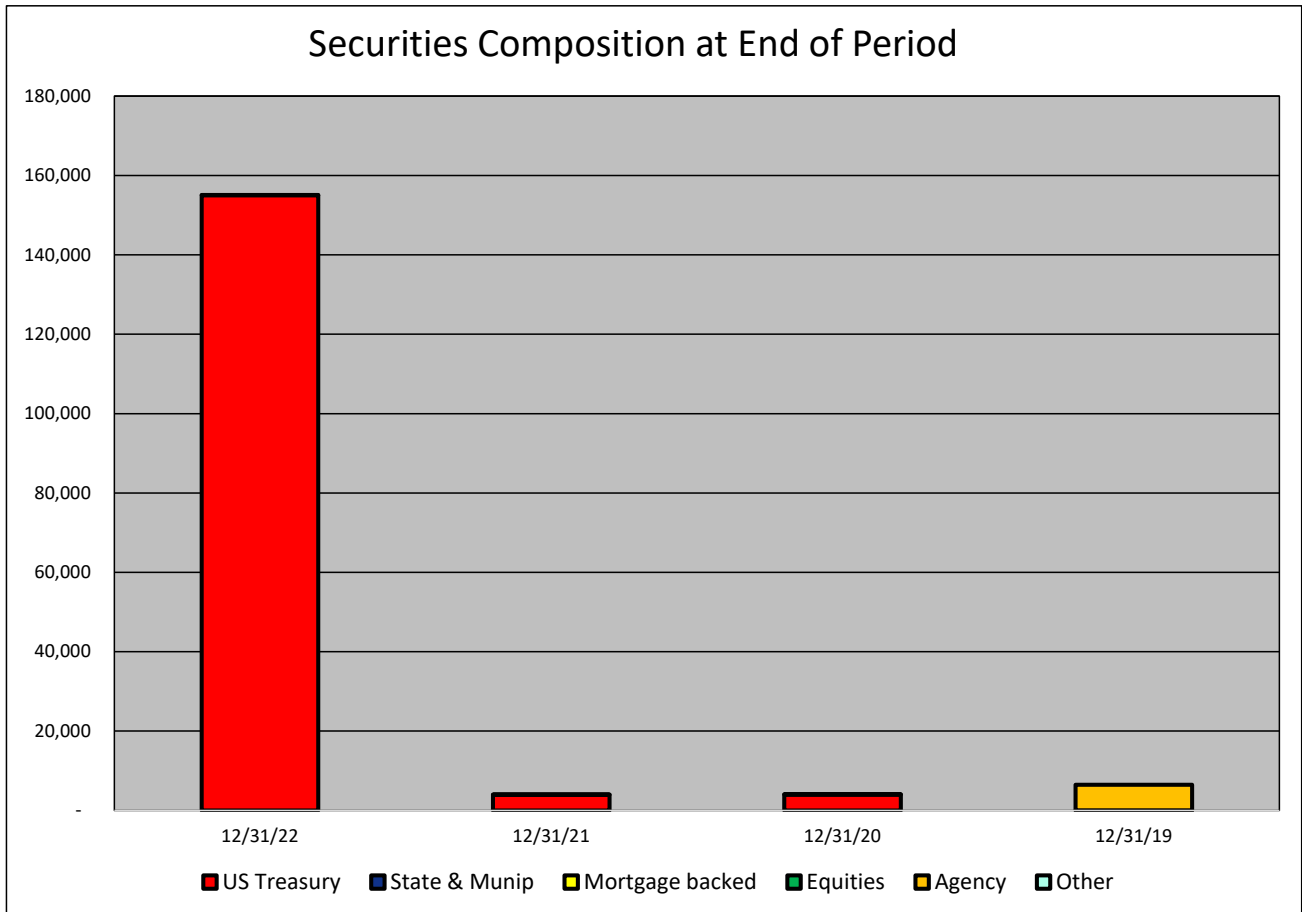
As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	586,236	622,822	522,778	455,516	(36,586)	(5.87)
Cash and Equivalents	215,211	402,280	292,695	244,195	(187,069)	(46.50)
Securities	154,999	3,994	4,025	6,499	151,005	3,780.80
Loans, net	204,328	199,773	208,509	181,599	4,555	2.28
Deposit Accounts	525,026	547,895	450,123	384,891	(22,869)	(4.17)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	59,856	54,378	52,059	49,802	5,478	10.07

Period Ending	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	8,169	4,335	7,641	7,634	3,834	88.44
Interest Income	16,405	11,719	13,621	16,037	4,686	39.99
Interest Expense	1,248	1,259	1,640	2,808	(11)	(0.87)
Net Interest Income	15,157	10,460	11,981	13,229	4,697	44.90
Prov for Loan Loss	(122)	21	(22)	(34)	(143)	(680.95)
Noninterest income	6,991	8,556	10,008	8,536	(1,565)	(18.29)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	14,101	14,660	14,370	14,165	(559)	(3.81)
Net Operating Income	8,169	4,335	7,641	7,634	3,834	88.44
Income Taxes	-	-	-	-	-	NA



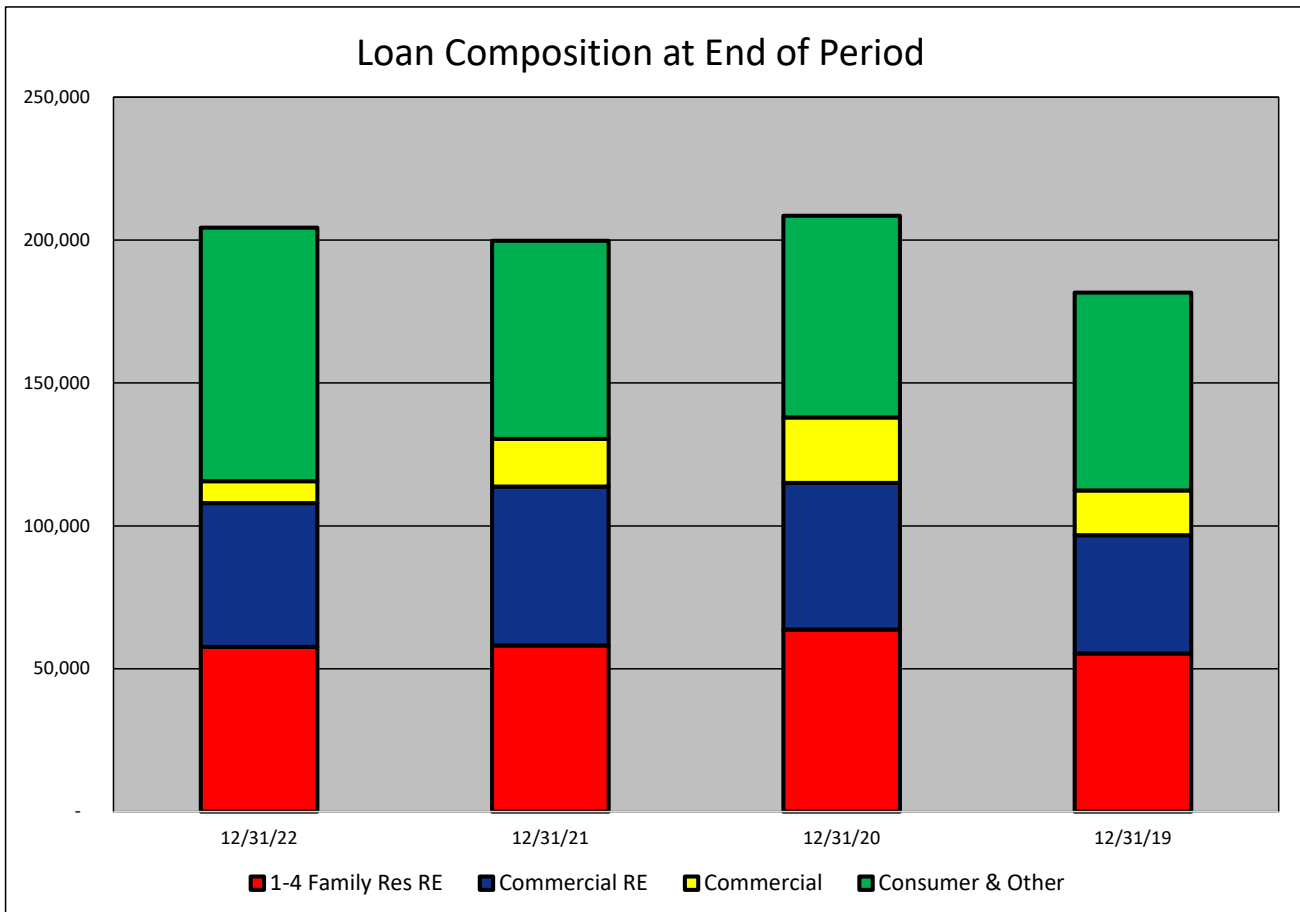
SECURITIES COMPOSITION - FNB BANK
(Dollars in Thousands)

As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	154,997	3,990	4,017	-	151,007	3,784.64
State & Munip	-	-	-	-	-	NA
Mortgage backed	2	4	8	12	(2)	(50.00)
Equities	-	-	-	-	-	NA
Agency	-	-	-	6,487	-	NA
Other	-	-	-	-	-	NA
Total Securities	154,999	3,994	4,025	6,499	151,005	3,780.80



LOAN PORTFOLIO COMPOSITION - FNBT 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	57,650	58,171	63,653	55,312	(521)	(0.90)
Commercial RE	50,299	55,562	51,341	41,410	(5,263)	(9.47)
Commercial	7,717	16,670	22,900	15,637	(8,953)	(53.71)
Consumer & Other	88,662	69,370	70,615	69,240	19,292	27.81
Loans, Net	204,328	199,773	208,509	181,599	4,555	2.28



LOAN PORTFOLIO QUALITY - FNB 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:

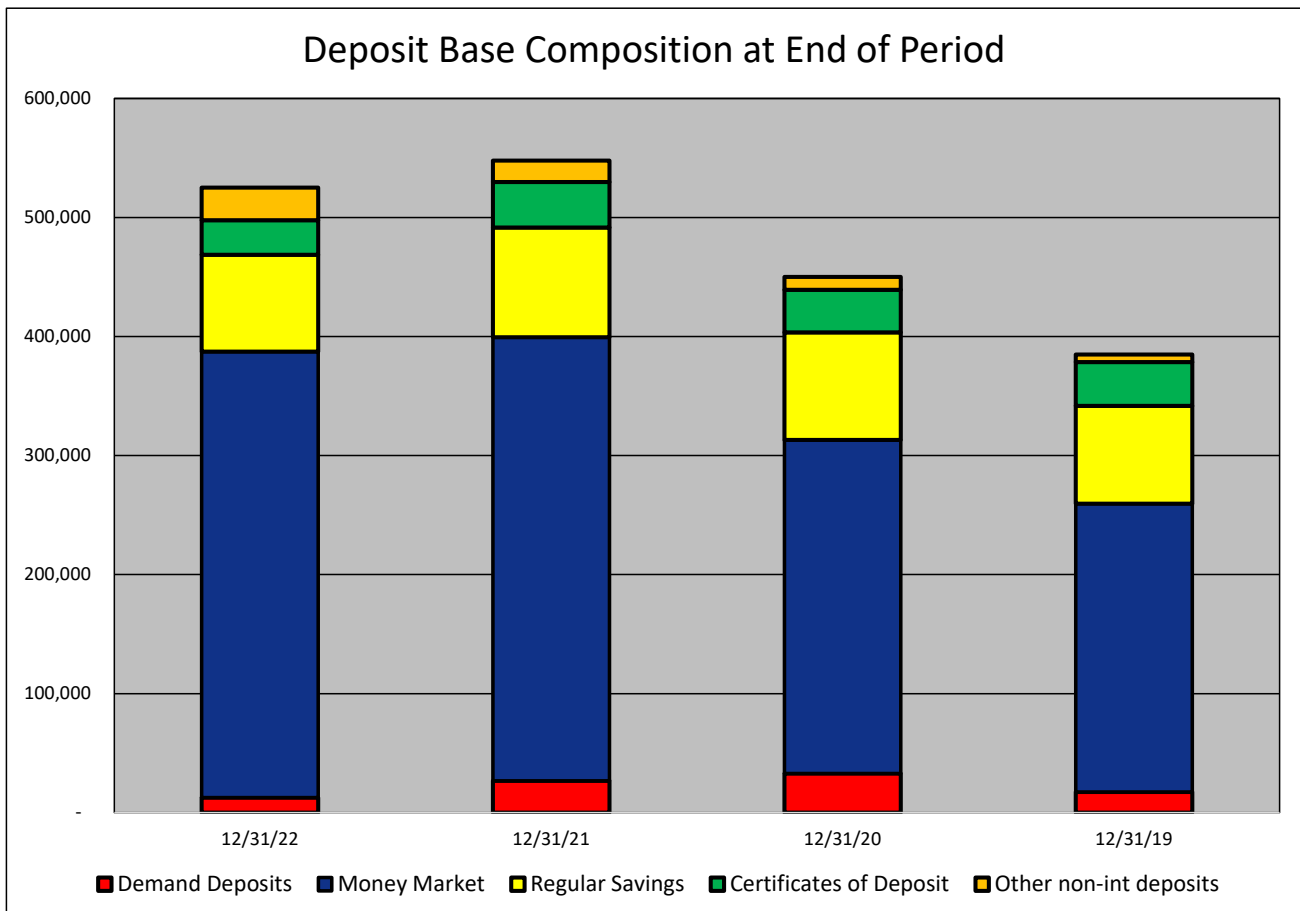
Beginning Balance	4,734	4,794	4,741	4,352	(60)	(1.25)
Total Recoveries	254	31	102	491	223	719.35
Total Charge-offs	20	111	27	68	(91)	(81.98)
Provision Expense	(122)	21	(22)	(34)	(143)	(680.95)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>4,846</u>	<u>4,734</u>	<u>4,794</u>	<u>4,741</u>	<u>112</u>	<u>2.37</u>

NON-PERFORMING ASSETS:

Total-90+ Days Past Due	-	-	88	8	-	NA
Total-Nonaccrual	-	203	183	210	(203)	(100.00)
Foreclosed Real Estate	-	-	-	32	-	NA
Total Non-perf Assets	<u>-</u>	<u>203</u>	<u>271</u>	<u>250</u>	<u>(203)</u>	<u>(100.00)</u>

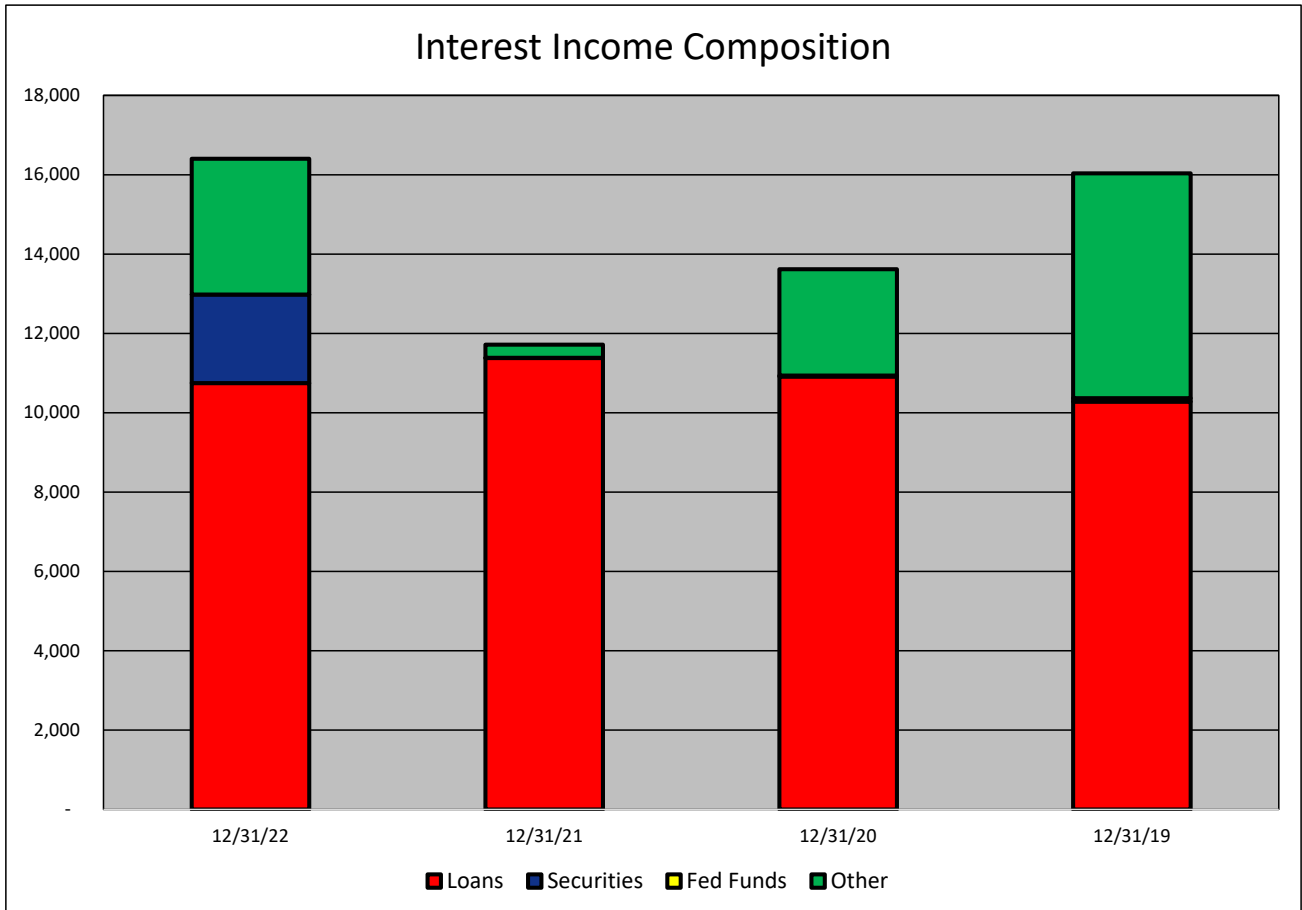
DEPOSIT BASE COMPOSITION - FNBT BANK
(Dollars in Thousands)

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	12,580	26,749	32,865	17,268	(14,169)	(52.97)
Money Market	374,785	372,724	280,177	242,275	2,061	0.55
Regular Savings	81,222	92,023	90,418	82,137	(10,801)	(11.74)
Certificates of Deposit	29,144	38,221	35,831	36,774	(9,077)	(23.75)
Other non-int deposits	27,295	18,178	10,832	6,437	9,117	50.15
Total Deposits	525,026	547,895	450,123	384,891	(22,869)	(4.17)



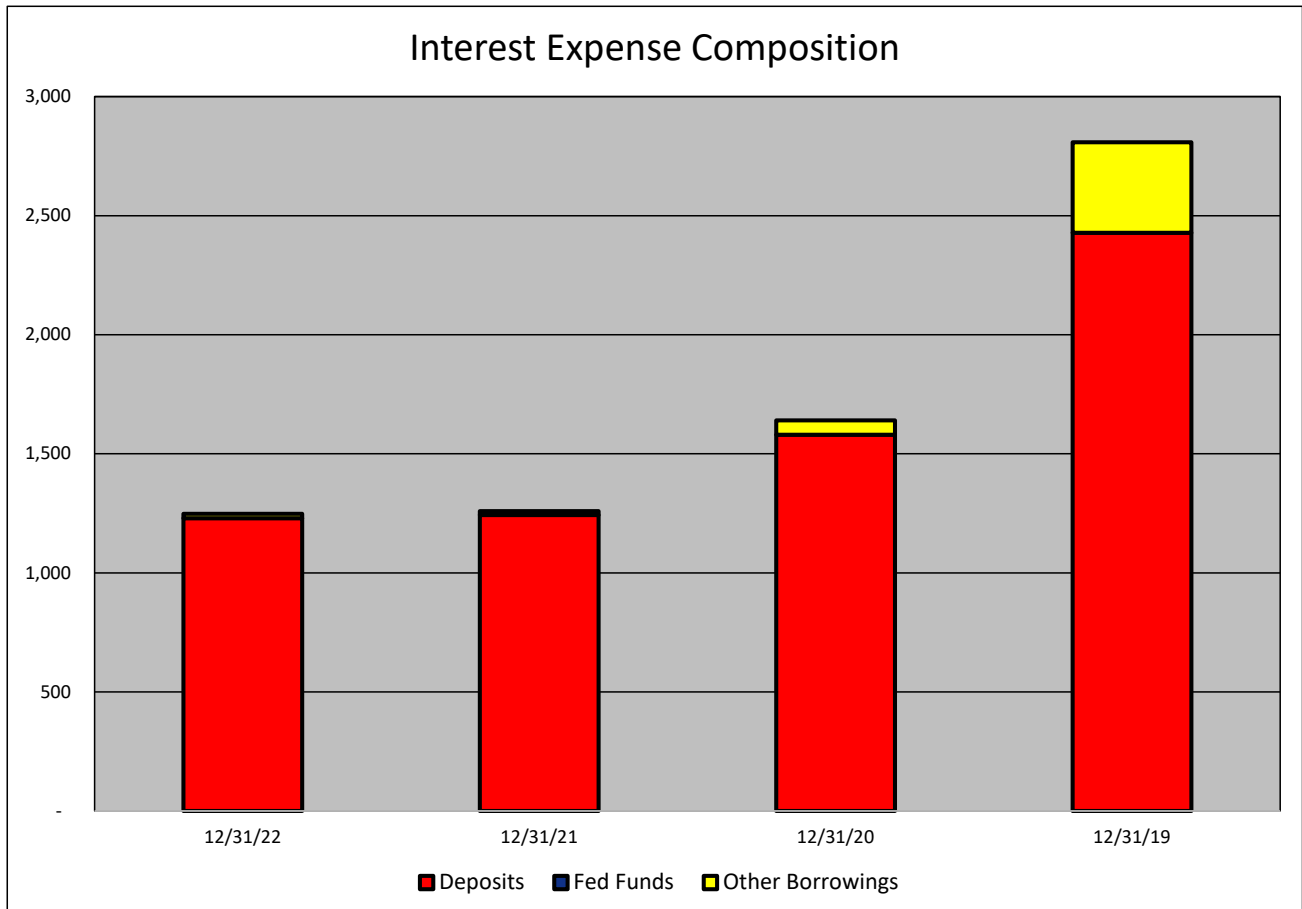
INTEREST INCOME COMPOSITION- FNBT BANK
(Dollars in Thousands)

As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	10,747	11,379	10,913	10,279	(632)	(5.55)
Securities	2,232	4	26	89	2,228	55,700.00
Fed Funds	-	-	-	-	-	NA
Other	3,426	336	2,682	5,669	3,090	919.64
Total Int Income	16,405	11,719	13,621	16,037	4,686	39.99



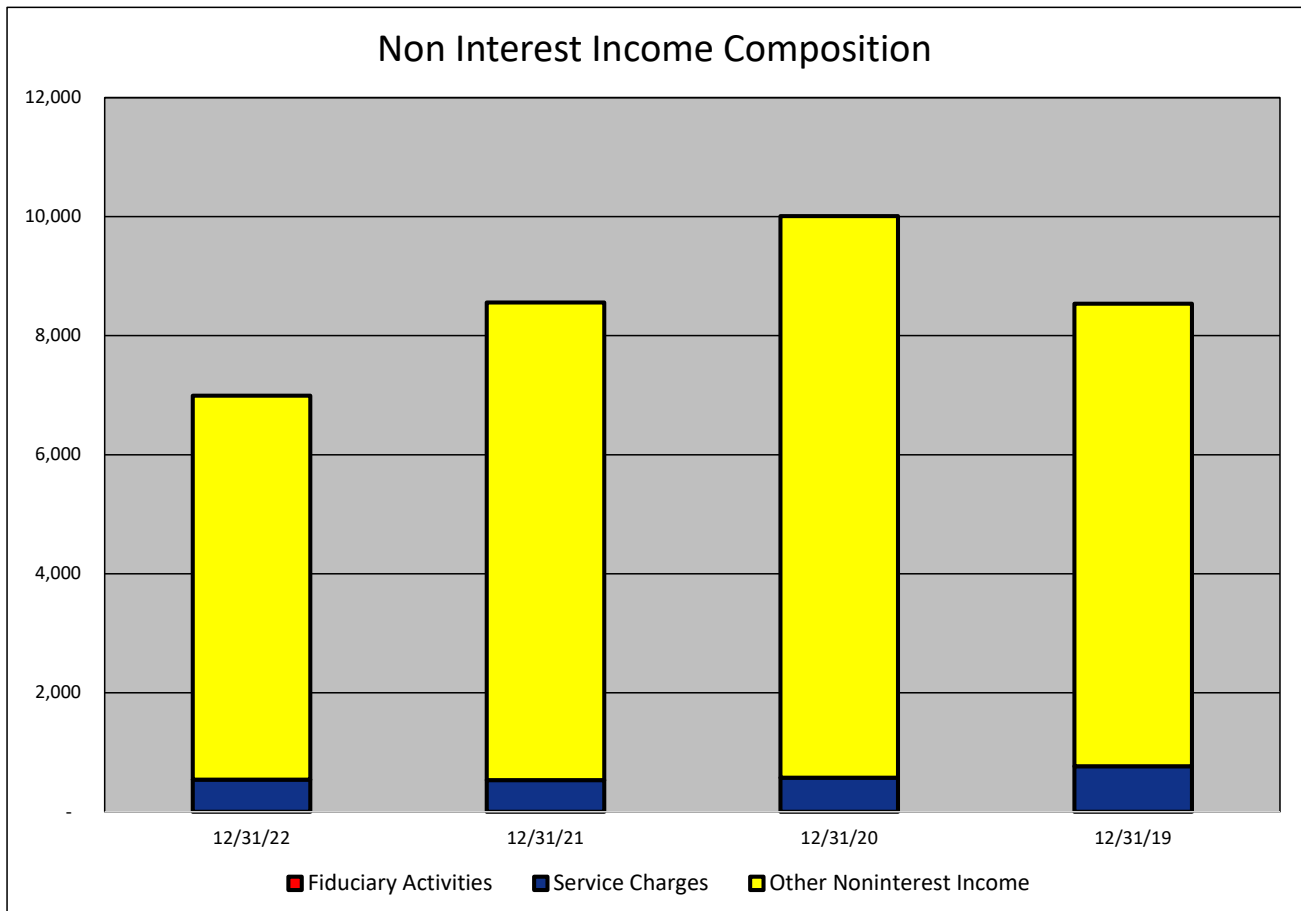
INTEREST EXPENSE COMPOSITION- FNBT BANK
(Dollars in Thousands)

As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	1,229	1,243	1,580	2,428	(14)	(1.13)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	19	16	60	380	3	18.75
Total Int Expense	1,248	1,259	1,640	2,808	(11)	(0.87)



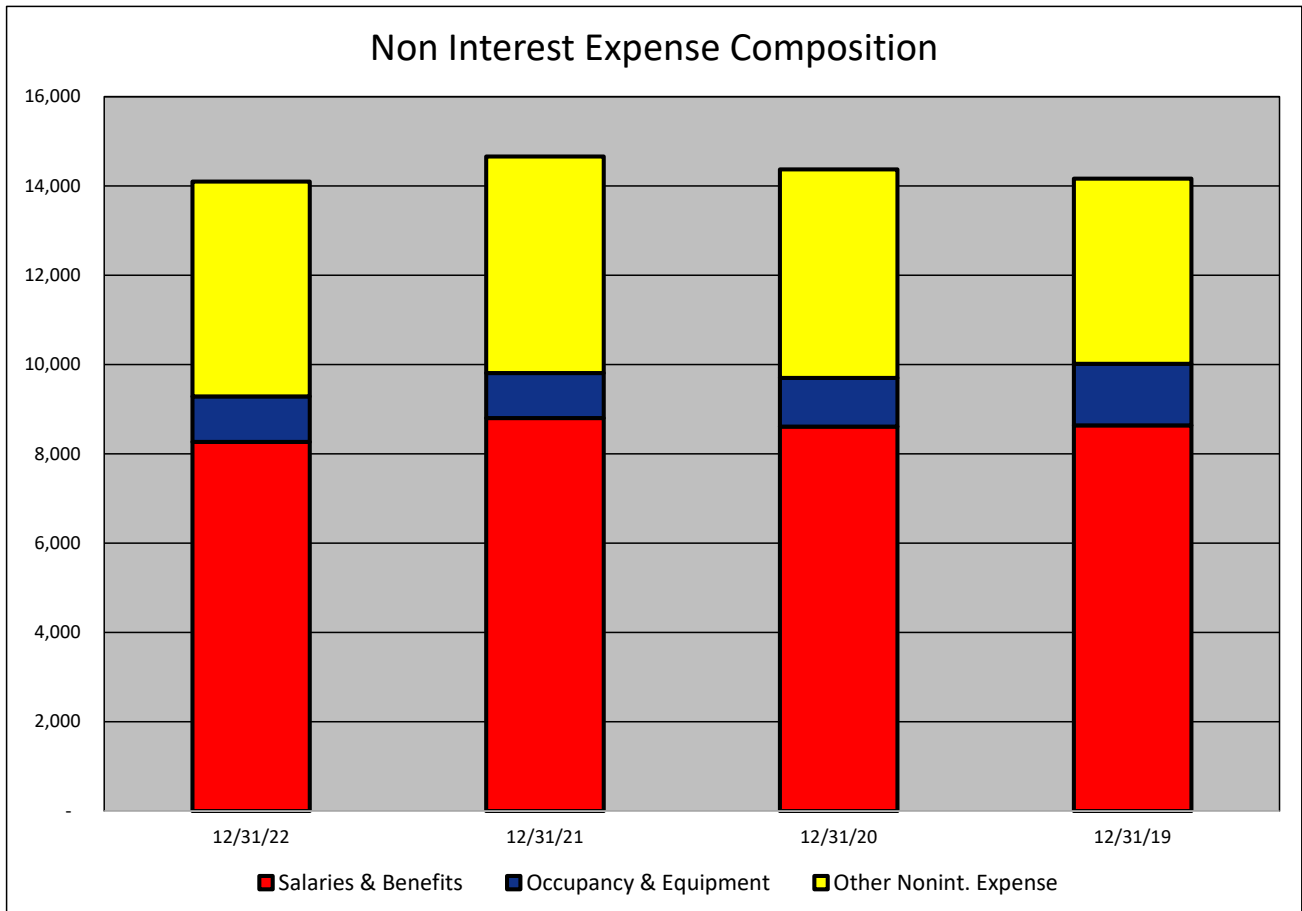
NONINTEREST INCOME COMPOSITION- FNBT BANK
(Dollars in Thousands)

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	-	-	-	-	-	NA
Service Charges	542	532	573	765	10	1.88
Other Noninterest Income	6,449	8,024	9,435	7,771	(1,575)	(19.63)
Total Nonint. Income	6,991	8,556	10,008	8,536	(1,565)	(18.29)



NONINTEREST EXPENSE COMPOSITION- FNB 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	8,268	8,802	8,613	8,636	(534)	(6.07)
Occupancy & Equipment	1,018	1,007	1,086	1,382	11	1.09
Other Nonint. Expense	4,815	4,851	4,671	4,147	(36)	(0.74)
Total Nonint. Expense	14,101	14,660	14,370	14,165	(559)	(3.81)



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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