

First Federal Bank

Lake City, FL

Established

1/1/1961

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

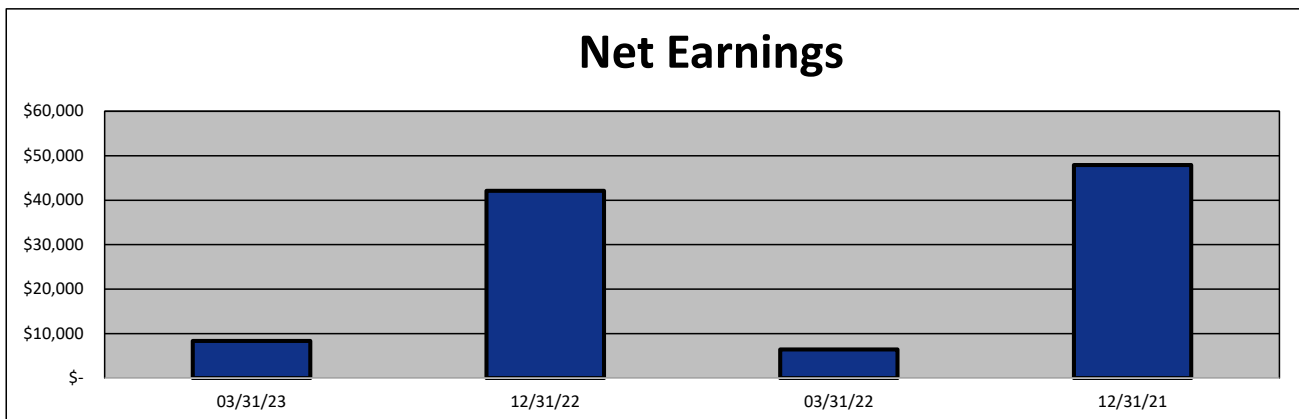
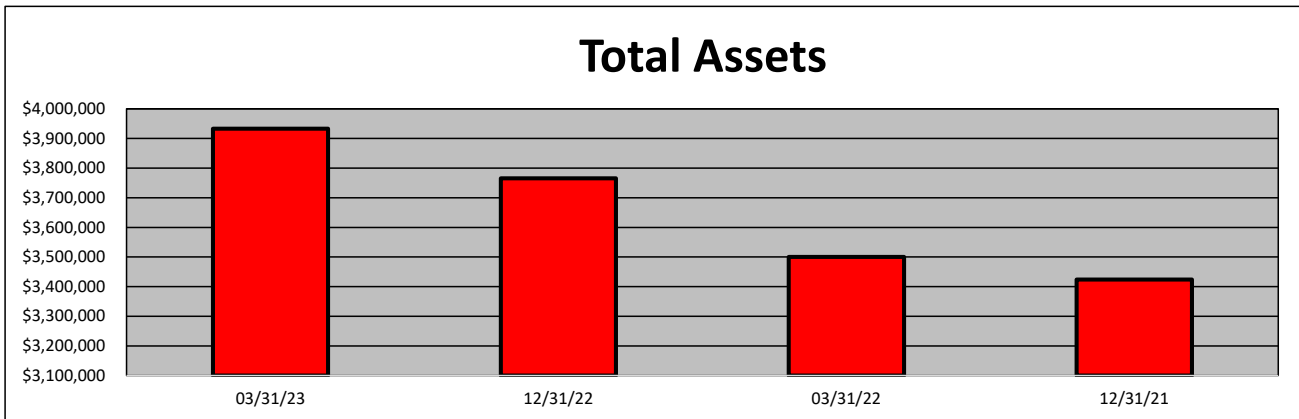
EXECUTIVE SUMMARY - First Federal Bank
(Percentage)

Period Ending	03/31/23	12/31/22	03/31/22	12/31/21	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	6.79	6.57	8.86	11.22	9.92	9.10
Leverage Ratio	8.70	8.78	9.68	10.26	11.01	10.20
Tier 1 Cap/Risk Based Assets	16.34	17.28	19.98	18.96	18.60	15.33
Risk Based Ratio	17.03	17.98	21.24	20.22	19.49	16.19
Common Equity Tier 1 Capital Ratio	16.34	17.28	19.98	18.96	18.60	15.33
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	30.14	31.18	32.40	36.98	60.06	61.91
Loans/Assets	27.25	28.06	28.83	31.96	49.99	53.56
Securities/Assets	57.90	57.80	58.47	45.16	20.52	29.34
PROFITABILITY:						
Return on Avg Assets	0.82	1.12	0.73	1.47	0.23	1.06
Return on Avg Equity	13.01	14.66	7.41	12.85	6.95	14.53
Nonint Income/Avg Assets	1.52	1.91	1.88	2.96	0.88	0.67
Net Overhead Ratio	1.41	1.12	1.42	0.88	2.15	1.96
Efficiency Ratio	73.09	66.13	78.44	68.57	136.11	64.19
Assets (per million) per Employee	6.19	5.39	4.62	4.43	10.18	7.99
ASSET QUALITY:						
Allowance/Loans	1.13	0.96	2.38	2.21	1.39	1.28
Nonperforming Loans/Total Loans	3.42	3.70	3.10	2.78	0.53	1.02
Nonperforming Assets/Total Assets	0.93	1.04	0.89	0.92	0.32	0.53
Adjusted Texas Ratio	2.03	1.84	1.52	1.83	2.37	3.78
YIELDS & COSTS:						
Yield on earning assets	4.24	3.36	2.64	2.88	2.93	4.33
Cost of funds	1.53	0.52	0.24	0.05	0.30	1.06
Net interest margin	2.78	2.91	2.49	2.86	2.55	2.46
Avg Earning Assets/Avg Assets	88.91	90.50	91.49	90.83	91.48	95.08

SELECTED FINANCIAL DATA - First Federal Bank
(Dollars in Thousands)

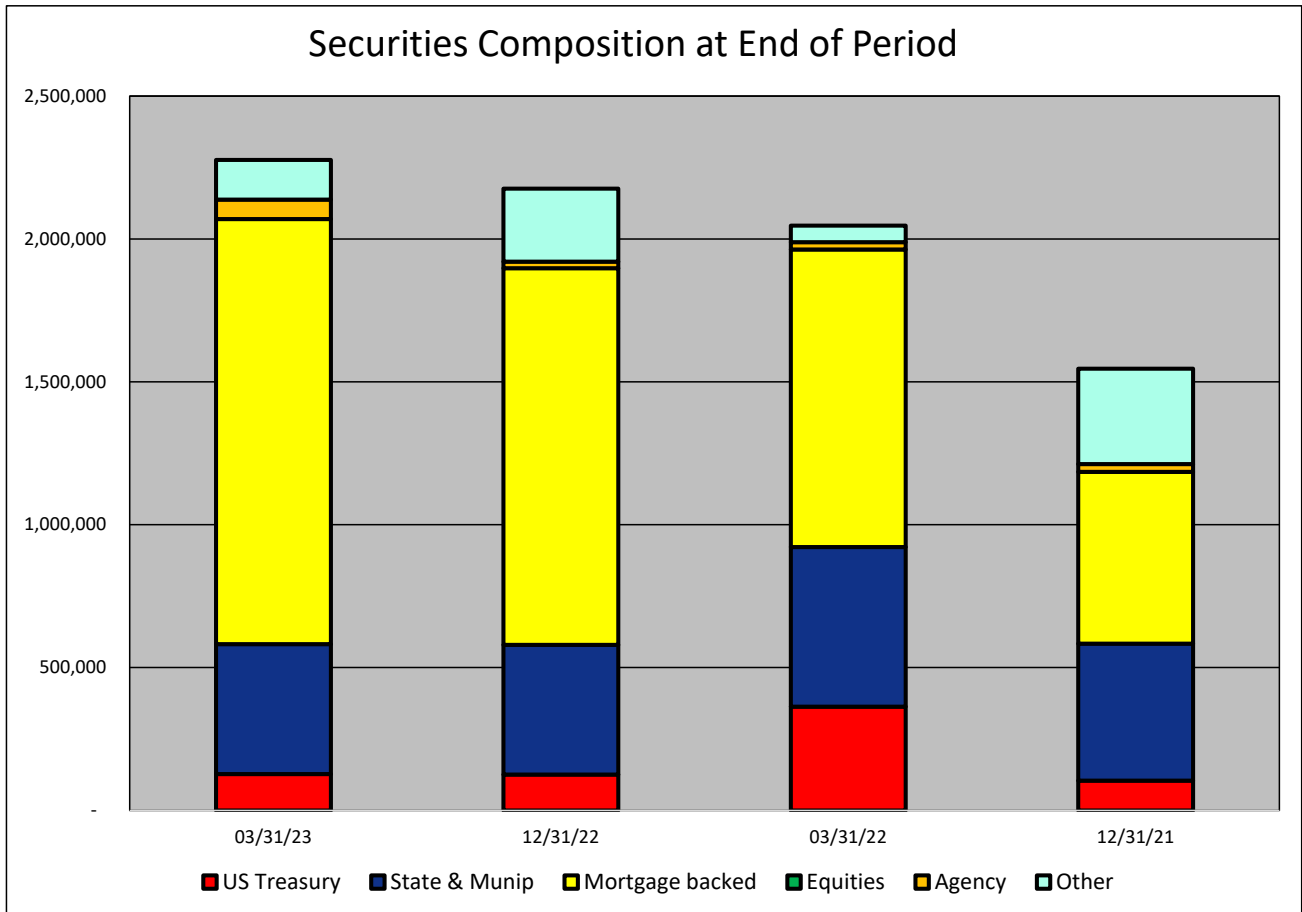
As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	3,932,818	3,765,448	3,500,117	3,423,533	432,701	12.36
Cash and Equivalents	113,436	113,383	128,904	509,537	(15,468)	(12.00)
Securities	2,276,905	2,176,302	2,046,527	1,546,043	230,378	11.26
Loans, net	1,071,804	1,056,521	1,009,121	1,094,244	62,683	6.21
Deposit Accounts	3,556,399	3,388,881	3,114,431	2,959,069	441,968	14.19
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	266,880	247,559	309,945	384,266	(43,065)	(13.89)

Period Ending	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	8,369	42,097	6,432	47,936	1,937	30.12
Interest Income	38,348	113,832	21,308	85,451	17,040	79.97
Interest Expense	13,227	15,317	1,209	810	12,018	994.04
Net Interest Income	25,121	98,515	20,099	84,641	5,022	24.99
Prov for Credit Losses	200	(14,291)	(249)	(2,051)	449	(180.32)
Noninterest income	15,433	71,529	16,512	96,555	(1,079)	(6.53)
Gain on Sale of Securities	39	(18,226)	-	611	39	NA
Noninterest Expense	29,738	113,332	28,998	125,339	740	2.55
Net Operating Income	10,616	71,003	7,862	57,908	2,754	35.03
Income Taxes	2,286	10,680	1,430	10,598	856	59.86



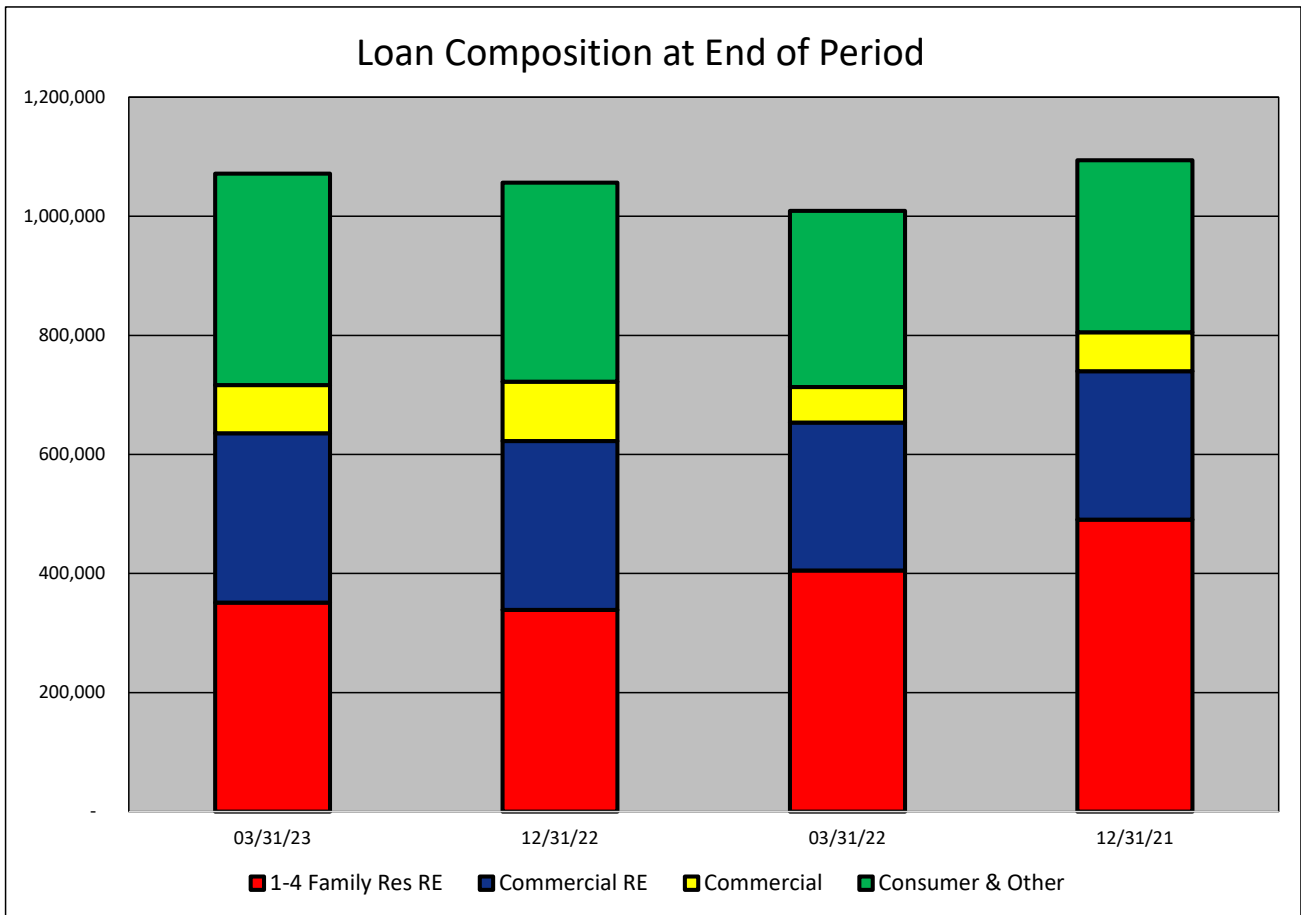
SECURITIES COMPOSITION - First Federal Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	127,464	125,771	363,056	104,814	(235,592)	(64.89)
State & Munip	454,722	453,492	558,657	478,789	(103,935)	(18.60)
Mortgage backed	1,487,207	1,318,138	1,041,771	601,075	445,436	42.76
Equities	-	-	-	-	-	NA
Agency	68,301	23,275	25,630	27,771	42,671	166.49
Other	139,211	255,626	57,413	333,594	81,798	142.47
Total Securities	2,276,905	2,176,302	2,046,527	1,546,043	230,378	11.26



LOAN PORTFOLIO COMPOSITION - First Federal 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	350,981	338,893	404,837	490,357	(53,856)	(13.30)
Commercial RE	284,576	283,506	248,683	249,219	35,893	14.43
Commercial	80,929	99,801	59,479	65,434	21,450	36.06
Consumer & Other	355,318	334,321	296,122	289,234	59,196	19.99
Loans, Net	1,071,804	1,056,521	1,009,121	1,094,244	62,683	6.21



LOAN PORTFOLIO QUALITY - First Federal 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	10,146	24,207	24,207	26,493	(14,061)	(58.09)
Total Recoveries	93	559	176	506	(83)	(47.16)
Total Charge-offs	205	329	106	741	99	93.40
Provision Expense	200	(14,291)	(249)	(2,051)	449	(180.32)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	1,846	-	-	-	1,846	NA
Ending Balance	12,080	10,146	24,028	24,207	(11,948)	(49.73)

NON-PERFORMING ASSETS:

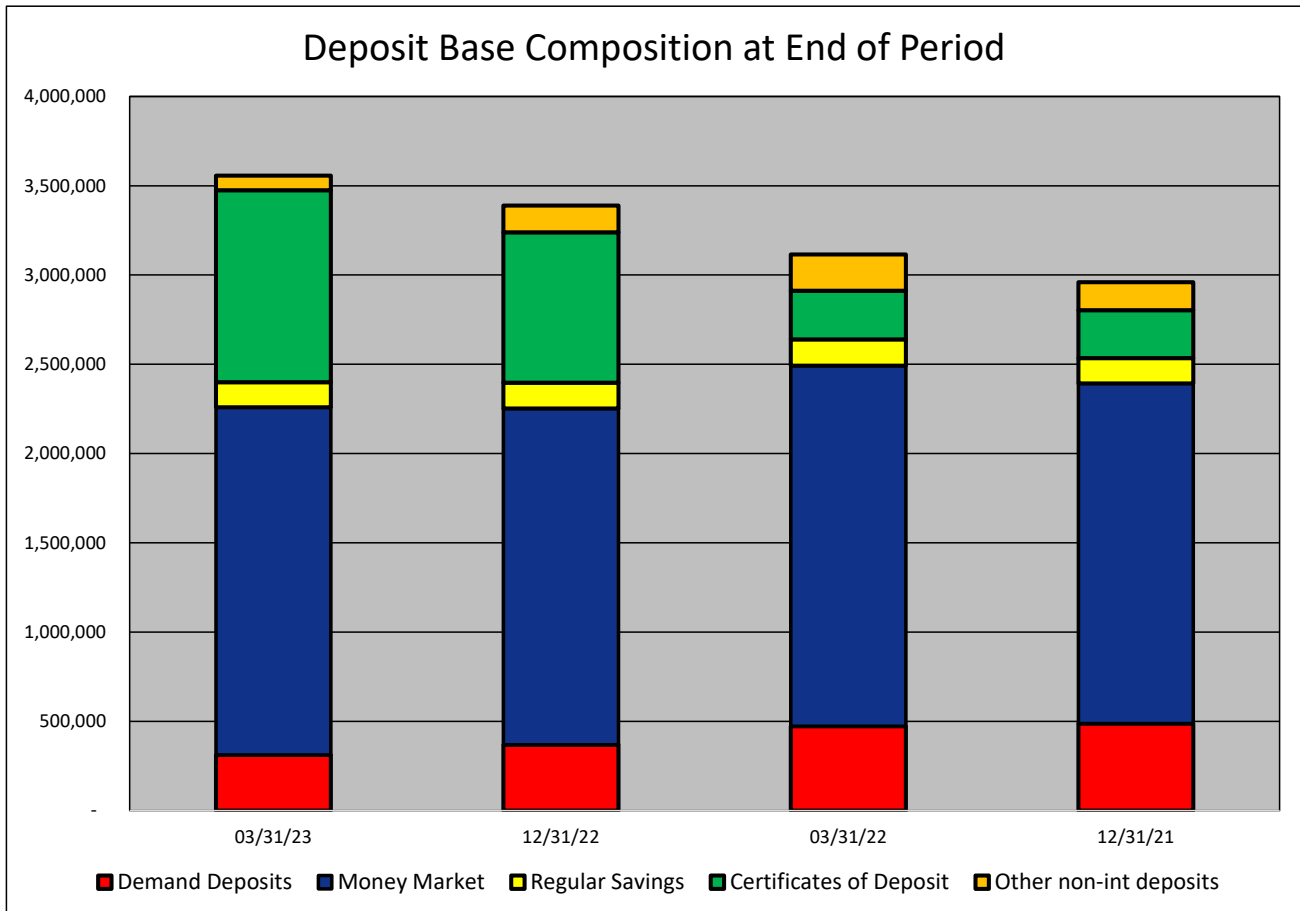
Total-90+ Days Past Due	32,878	36,576	26,702	24,780	6,176	23.13
Total-Nonaccrual	3,742	2,544	4,597	5,632	(855)	(18.60)
Foreclosed Real Estate	8	-	-	1,224	8	NA
Total Non-perf Assets	36,628	39,120	31,299	31,636	5,329	17.03

DEPOSIT BASE COMPOSITION - First Federal 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	312,375	369,252	472,271	487,556	(159,896)	(33.86)
Money Market	1,946,840	1,882,981	2,019,516	1,904,847	(72,676)	(3.60)
Regular Savings	140,774	143,927	147,819	142,501	(7,045)	(4.77)
Certificates of Deposit	1,074,635	843,492	272,609	267,517	802,026	294.20
Other non-int deposits	81,775	149,229	202,216	156,648	(120,441)	(59.56)
Total Deposits	3,556,399	3,388,881	3,114,431	2,959,069	441,968	14.19

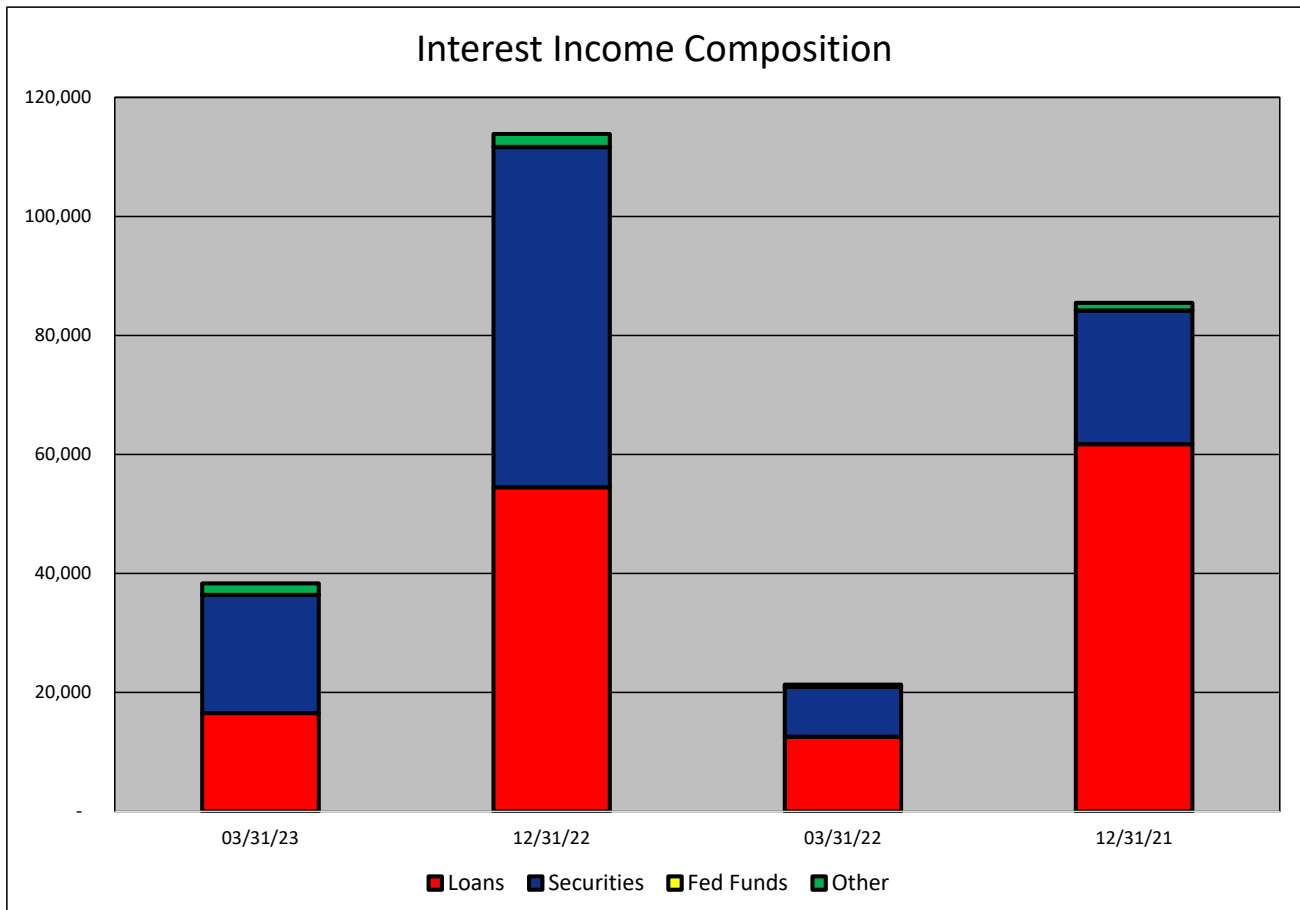


INTEREST INCOME COMPOSITION- First Federal Bank
(Dollars in Thousands)

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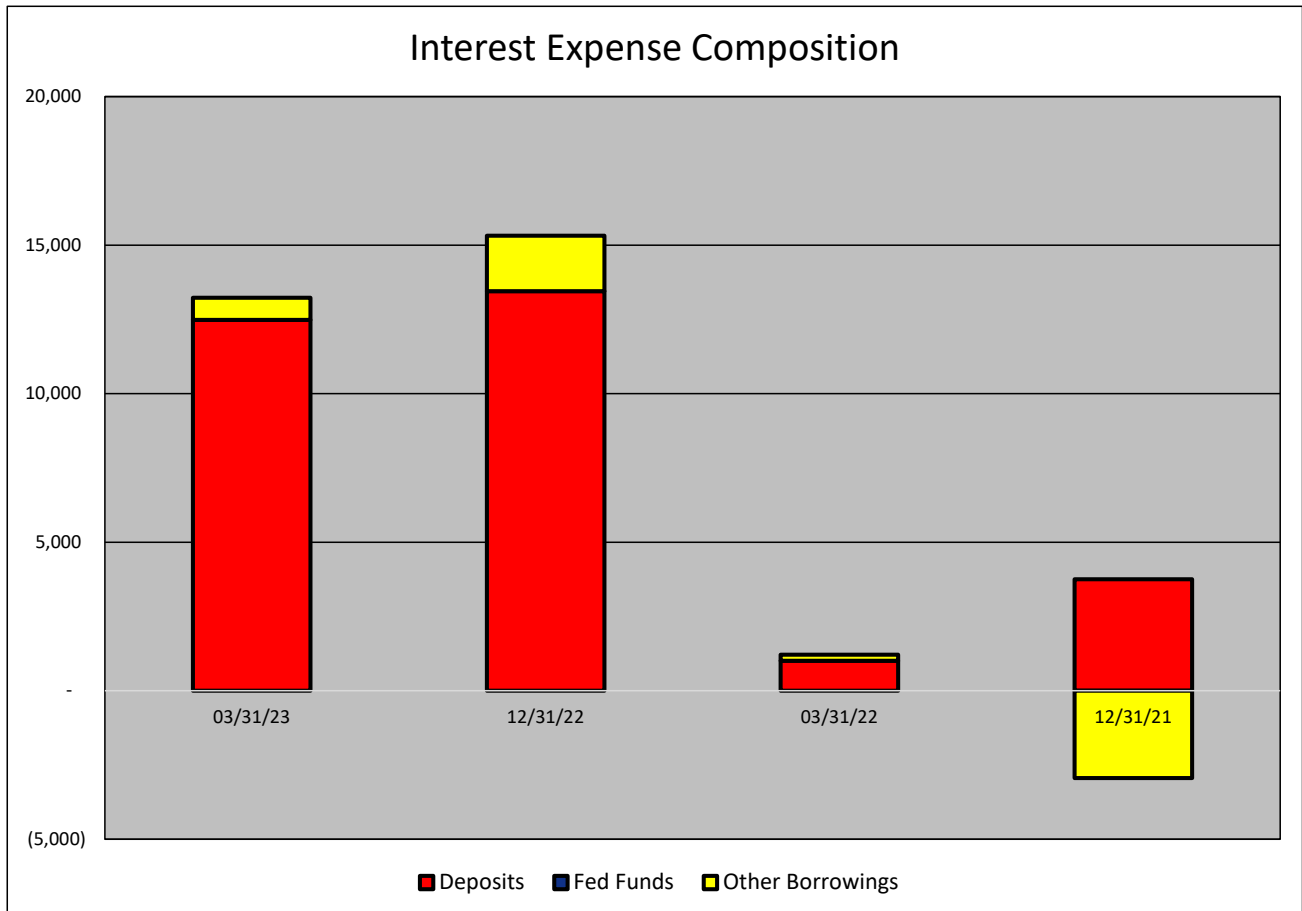
INTEREST INCOME CATEGORY

Loans	16,517	54,470	12,588	61,697	3,929	31.21
Securities	19,886	57,161	8,346	22,495	11,540	138.27
Fed Funds	15	52	3	9	12	400.00
Other	1,930	2,149	371	1,250	1,559	420.22
Total Int Income	38,348	113,832	21,308	85,451	17,040	79.97



INTEREST EXPENSE COMPOSITION- First Federal 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	12,486	13,447	1,006	3,749	11,480	1,141.15
Fed Funds	-	-	-	-	-	NA
Other Borrowings	741	1,870	203	(2,939)	538	265.02
Total Int Expense	13,227	15,317	1,209	810	12,018	994.04

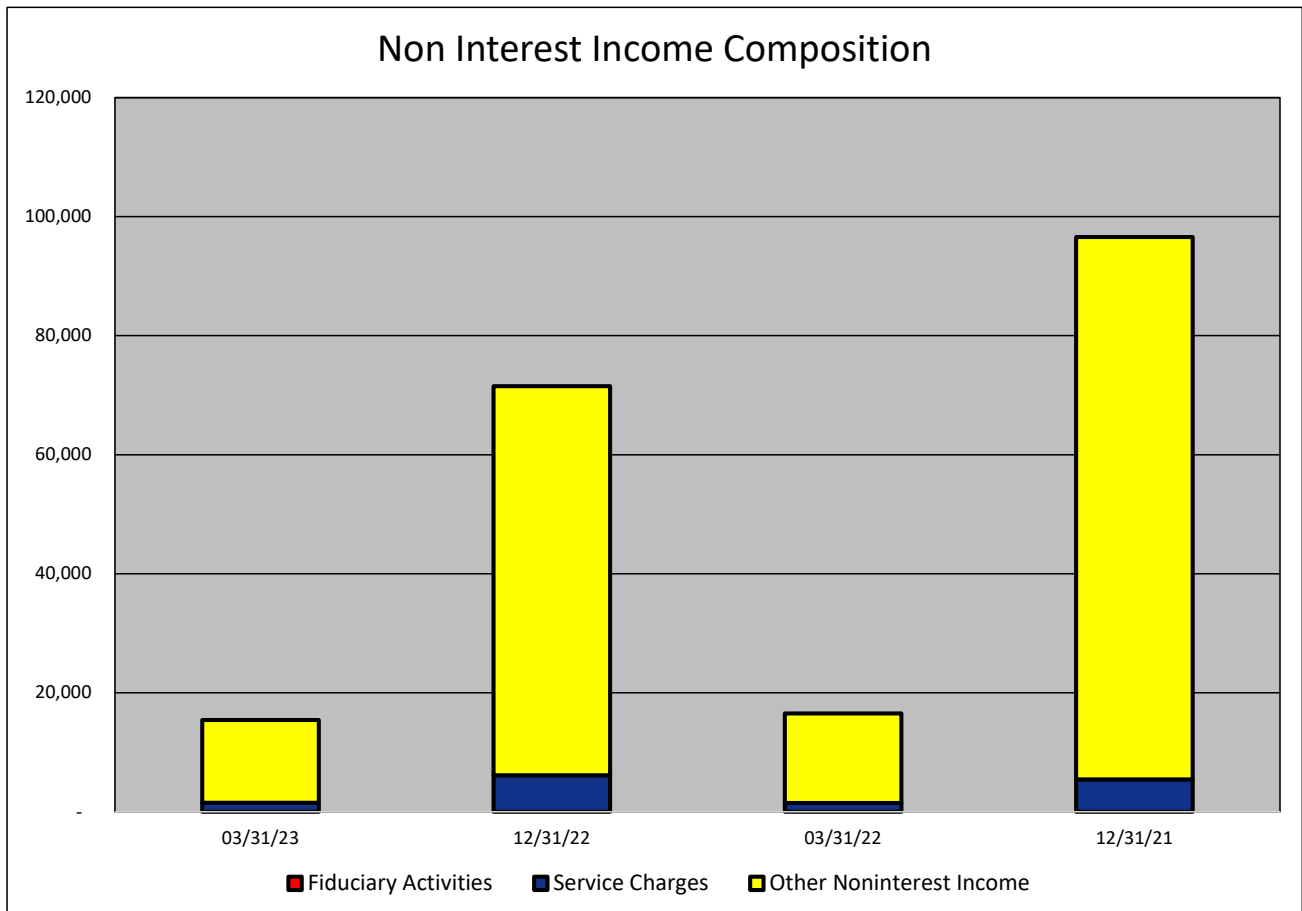


NONINTEREST INCOME COMPOSITION- First Federal Bank
(Dollars in Thousands)

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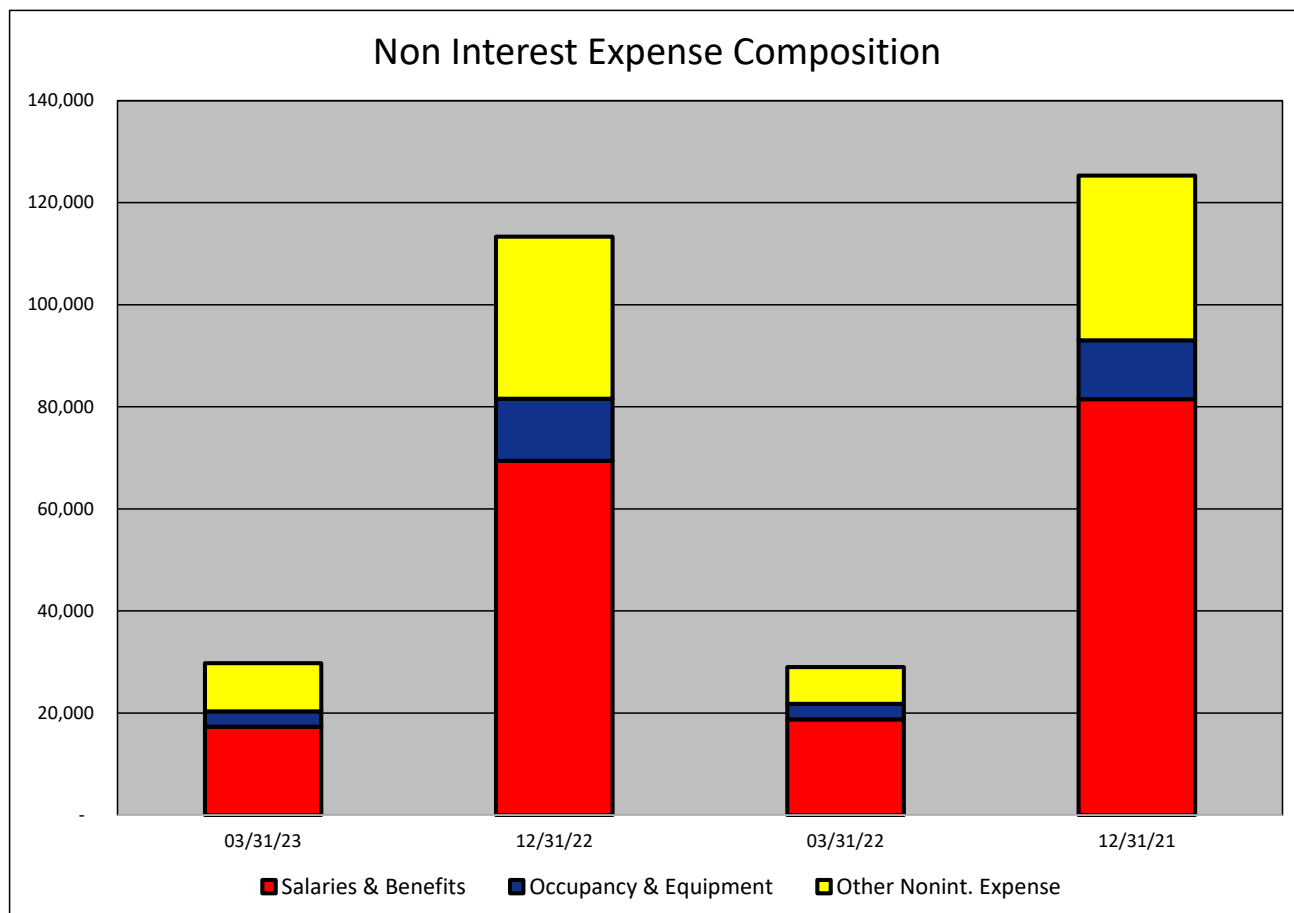
NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	1,516	6,128	1,482	5,450	34	2.29
Other Noninterest Income	13,917	65,401	15,030	91,105	(1,113)	(7.41)
Total Nonint. Income	15,433	71,529	16,512	96,555	(1,079)	(6.53)



NONINTEREST EXPENSE COMPOSITION- First Federal 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	17,307	69,447	18,766	81,507	(1459)	(7.77)
Occupancy & Equipment	3,030	12,156	3,049	11,537	(19)	(0.62)
Other Nonint. Expense	9,401	31,729	7,183	32,295	2218	30.88
Total Nonint. Expense	29,738	113,332	28,998	125,339	740	2.55



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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