

First National Bank Northwest Florida

Panama City, FL

Established

5/3/1984

Florida Bank and Thrift Performance Report

Table of Contents

Title	Page
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, Steve Kania, Ted Hacker, David Ajvazi, Michael Squitieri, Erica Hines, Sacha Widmaier, Kristin Moroso, Anthony Hagbartsen, Madeline Bogumil, Natalie Filippone, Lauren Klindt, Phillip Berdeguer, Andrew Joyce, Dylan Frayne, Mai Tran, Dylan Frayne, Meranda Joseph, Patricia Romero, Vanessa Hossler, Adam McCord, Michael Law, Benley Fleureme-Pierre, Joseph Fazio, Allyson Wiitala

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)

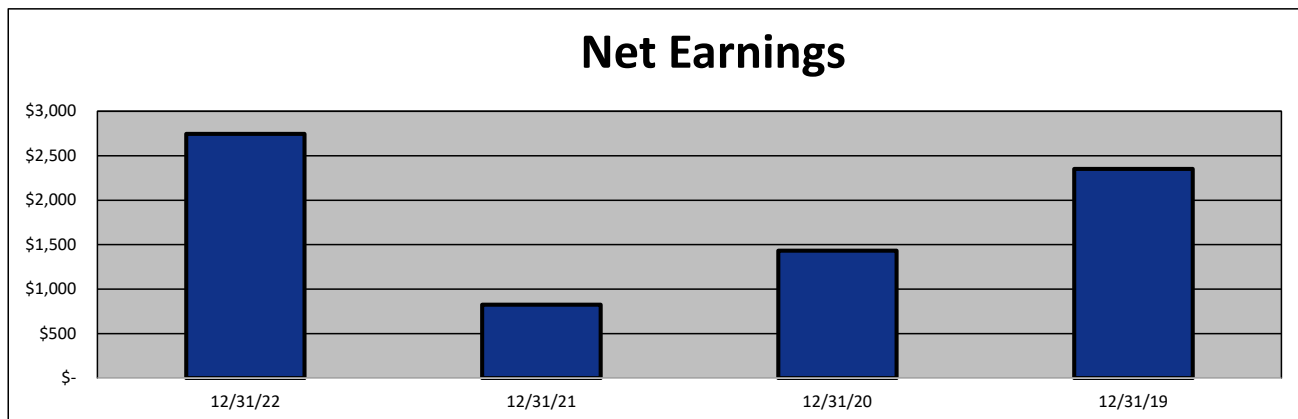
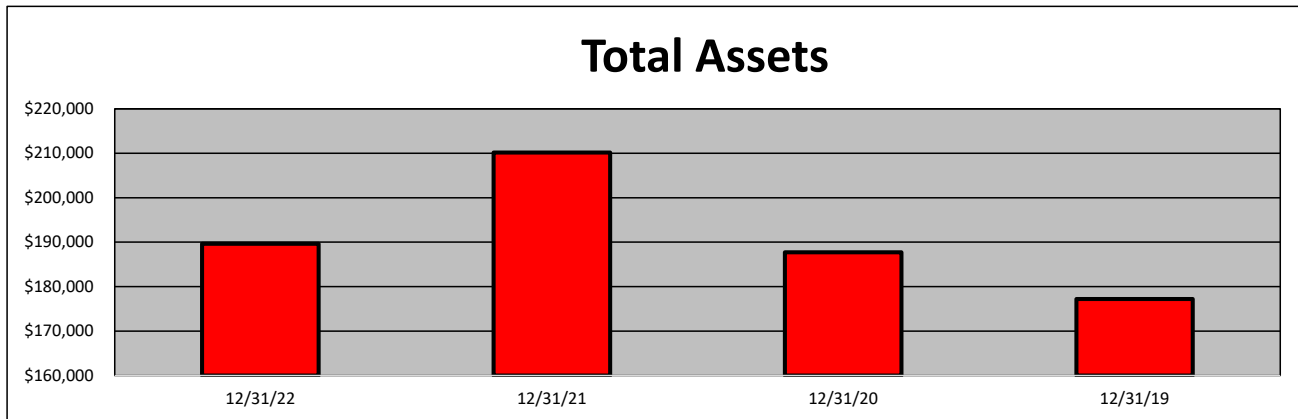
**EXECUTIVE SUMMARY - First National Bank Northwest Florida
(Percentage)**

Period Ending	12/31/22	12/31/21	12/31/20	12/31/19	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	11.62	9.80	10.80	10.76	10.13	8.75
Leverage Ratio	10.75	9.38	10.52	10.44	10.24	9.93
Tier 1 Cap/Risk Based Assets	40.82	37.14	33.73	36.24	18.48	15.36
Risk Based Ratio	42.09	38.40	34.99	37.50	19.34	16.24
Common Equity Tier 1 Capital Ratio	40.82	37.14	33.73	36.24	18.48	15.36
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	36.81	31.83	42.92	42.13	60.26	59.85
Loans/Assets	32.40	28.69	38.27	37.55	50.83	52.22
Securities/Assets	7.09	4.14	3.34	5.10	18.73	29.30
PROFITABILITY:						
Return on Avg Assets	1.25	0.39	0.77	1.33	0.61	0.80
Return on Avg Equity	12.92	4.03	7.28	12.83	8.77	11.57
Nonint Income/Avg Assets	0.29	0.18	0.09	0.11	1.30	0.67
Net Overhead Ratio	1.33	1.55	1.71	1.72	1.97	1.90
Efficiency Ratio	56.38	81.50	70.04	57.86	162.15	75.61
Assets (per million) per Employee	6.32	7.00	6.06	5.72	9.87	8.19
ASSET QUALITY:						
Reserves/Loans	2.03	2.07	1.74	1.88	1.37	1.28
Nonperforming Loans/Total Loans	0.00	0.67	0.27	0.30	0.54	1.17
Nonperforming Assets/Total Assets	0.00	0.19	0.10	0.11	0.34	0.57
Adjusted Texas Ratio	0.00	0.00	0.91	0.97	2.40	4.03
YIELDS & COSTS:						
Yield on earning assets	2.83	2.21	3.16	3.86	3.11	3.37
Cost of funds	0.11	0.10	0.47	1.09	0.38	0.44
Net interest margin	2.75	2.13	2.79	3.12	2.58	2.60
Avg Earning Assets/Avg Assets	93.86	91.31	88.64	97.92	90.84	94.80

SELECTED FINANCIAL DATA - First National Bank Northwest Florida
(Dollars in Thousands)

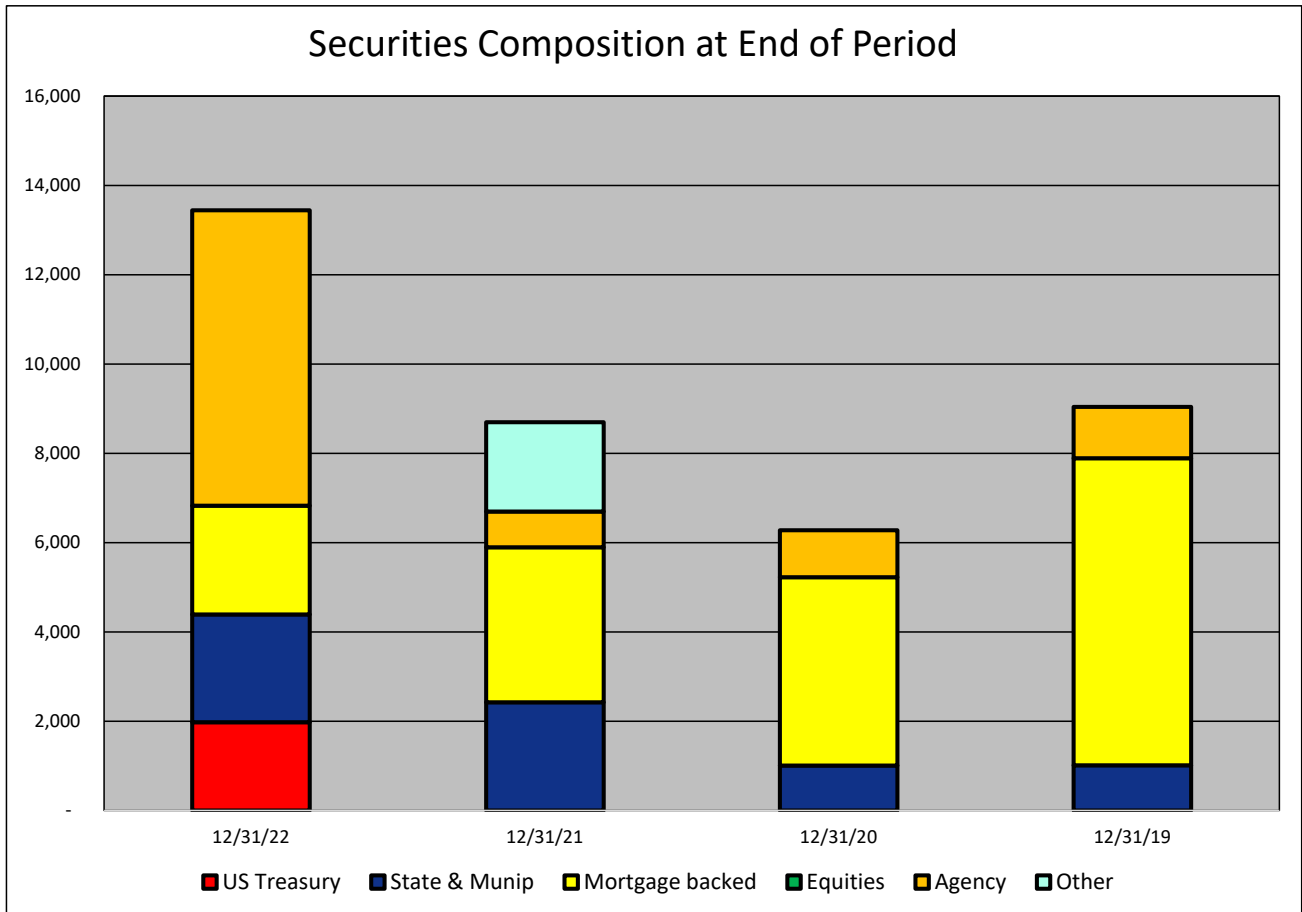
As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	189,617	210,144	187,730	177,204	(20,527)	(9.77)
Cash and Equivalents	114,011	140,998	109,081	101,093	(26,987)	(19.14)
Securities	13,443	8,694	6,277	9,039	4,749	54.62
Loans, net	61,434	60,298	71,841	66,545	1,136	1.88
Deposit Accounts	166,876	189,462	167,369	157,966	(22,586)	(11.92)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	22,037	20,594	20,278	19,060	1,443	7.01

Period Ending	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	2,746	826	1,434	2,352	1,920	232.45
Interest Income	5,828	4,242	5,226	6,680	1,586	37.39
Interest Expense	161	148	608	1,289	13	8.78
Net Interest Income	5,667	4,094	4,618	5,391	1,573	38.42
Prov for Loan Loss	-	-	-	-	-	NA
Noninterest income	628	372	169	191	256	68.82
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	3,549	3,640	3,353	3,230	(91)	(2.50)
Net Operating Income	2,746	826	1,434	2,352	1,920	232.45
Income Taxes	-	-	-	-	-	NA



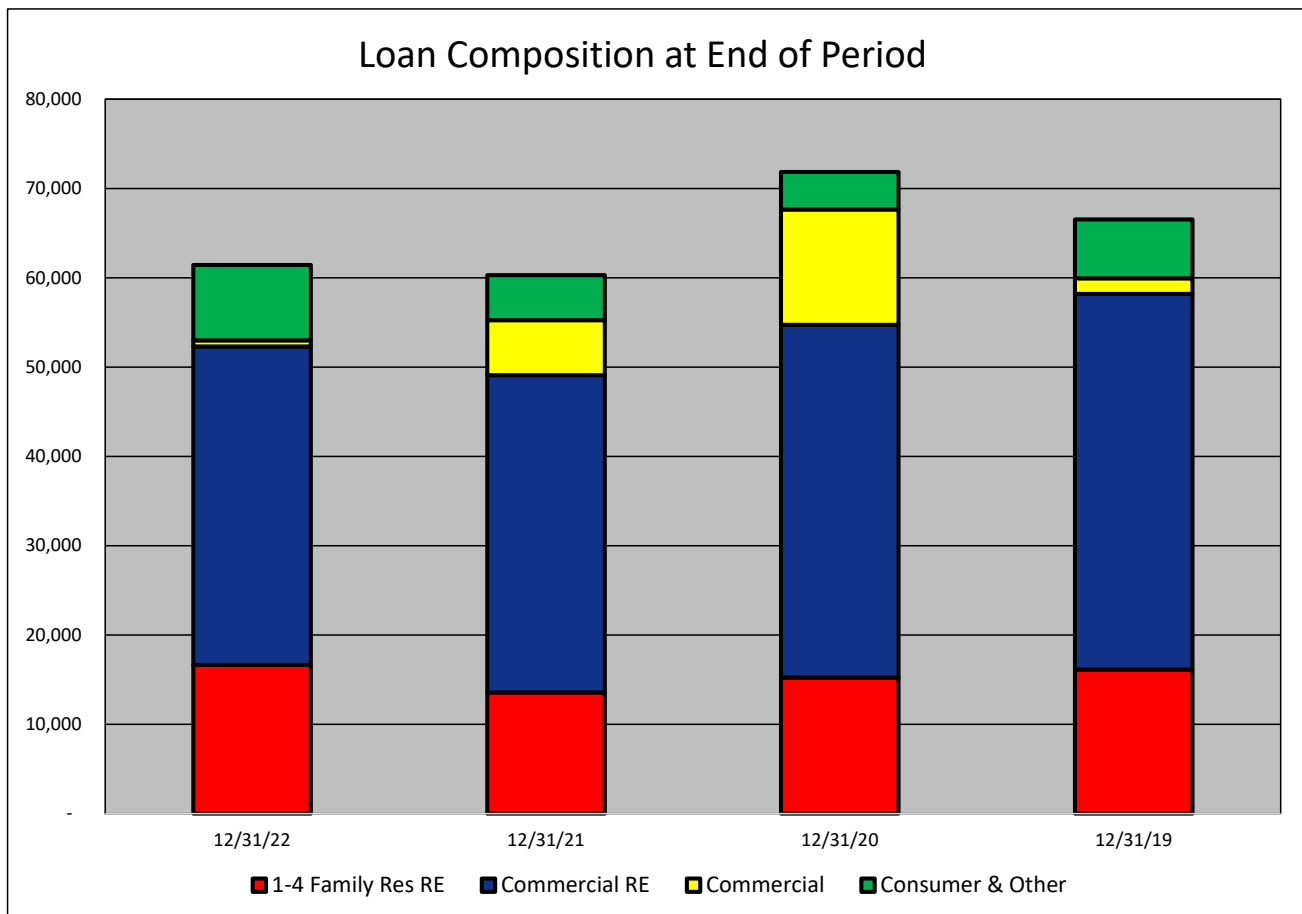
SECURITIES COMPOSITION - First National Bank Northwest Florida
(Dollars in Thousands)

As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	1,977	-	-	-	1,977	NA
State & Munip	2,416	2,421	1,007	1,010	(5)	(0.21)
Mortgage backed	2,436	3,473	4,217	6,877	(1,037)	(29.86)
Equities	-	-	-	-	-	NA
Agency	6,614	800	1,053	1,152	5,814	726.75
Other	-	2,000	-	-	(2,000)	(100.00)
Total Securities	13,443	8,694	6,277	9,039	4,749	54.62



LOAN PORTFOLIO COMPOSITION - First National Bank Northwest Florida
(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	16,634	13,579	15,244	16,134	3,055	22.50
Commercial RE	35,680	35,530	39,507	42,058	150	0.42
Commercial	676	6,156	12,894	1,739	(5,480)	(89.02)
Consumer & Other	8,444	5,033	4,196	6,614	3,411	67.77
Loans, Net	61,434	60,298	71,841	66,545	1,136	1.88



LOAN PORTFOLIO QUALITY - First National Bank Northwest Florida
(Dollars in Thousands)

As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

LOAN LOSS RESERVE ACTIVITY:

Beginning Balance	1,249	1,249	1,249	1,250	-	-
Total Recoveries	1	-	-	-	1	NA
Total Charge-offs	1	-	1	-	1	NA
Provision Expense	-	-	-	-	-	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	1,249	1,249	1,249	1,249	-	-

NON-PERFORMING ASSETS:

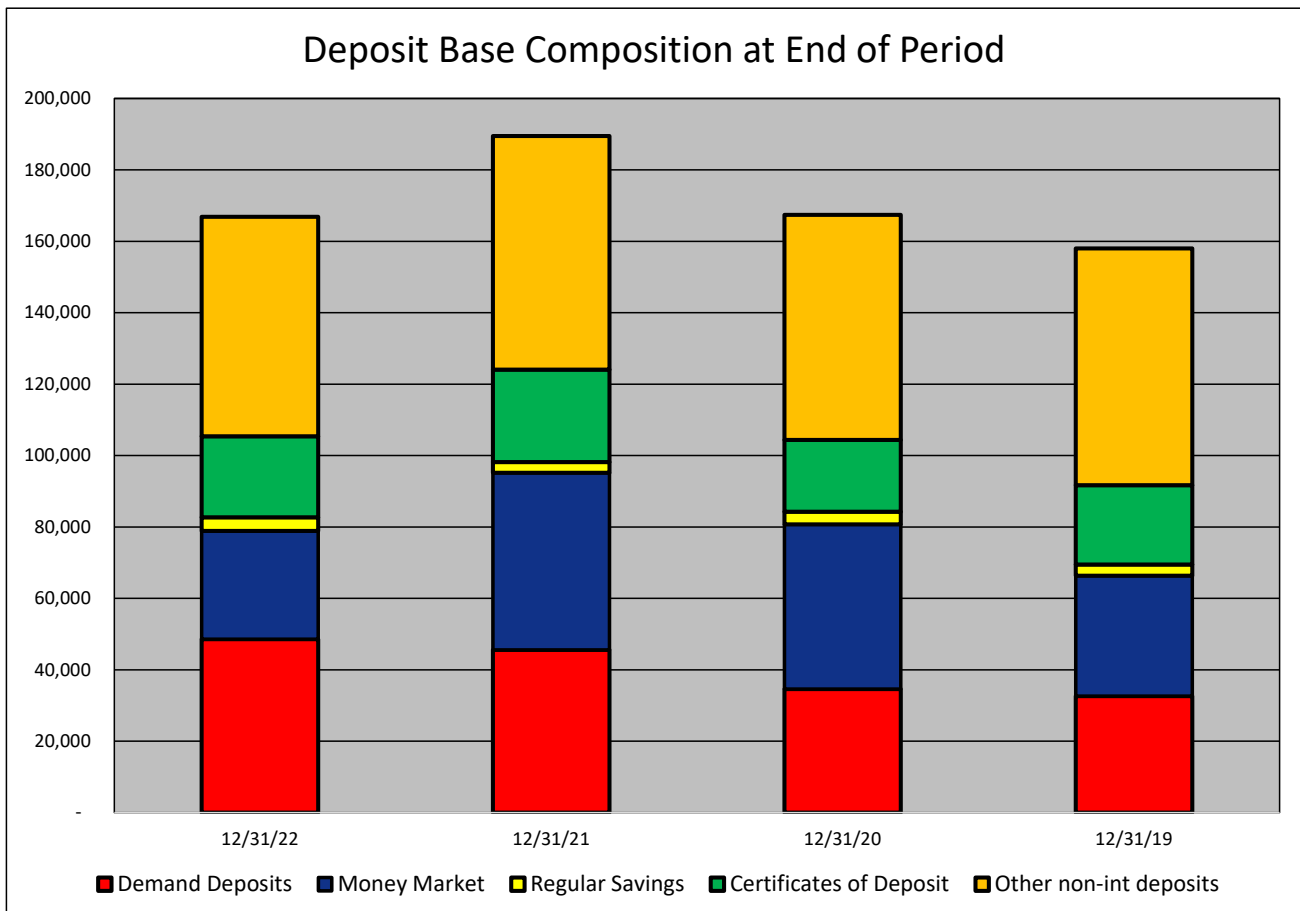
Total-90+ Days Past Due	-	401	-	-	(401)	(100.00)
Total-Nonaccrual	-	-	196	197	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	401	196	197	(401)	(100.00)

DEPOSIT BASE COMPOSITION - First National Bank Northwest Florida
(Dollars in Thousands)

As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

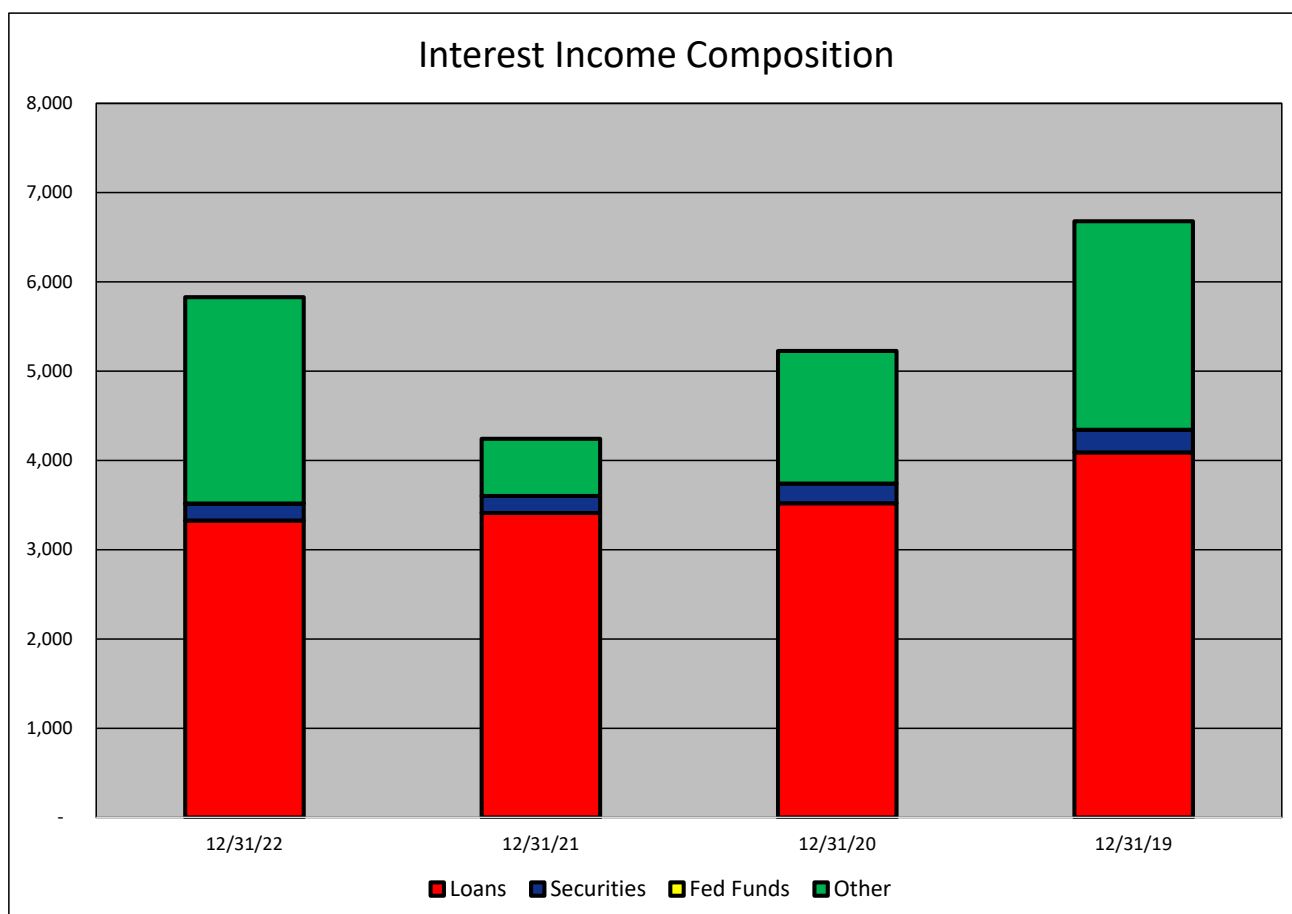
DEPOSIT BASE CATEGORY:

Demand Deposits	48,552	45,558	34,600	32,620	2,994	6.57
Money Market	30,344	49,640	46,110	33,701	(19,296)	(38.87)
Regular Savings	3,795	2,993	3,569	3,184	802	26.80
Certificates of Deposit	22,670	25,880	20,122	22,176	(3,210)	(12.40)
Other non-int deposits	61,515	65,391	62,968	66,285	(3,876)	(5.93)
Total Deposits	166,876	189,462	167,369	157,966	(22,586)	(11.92)



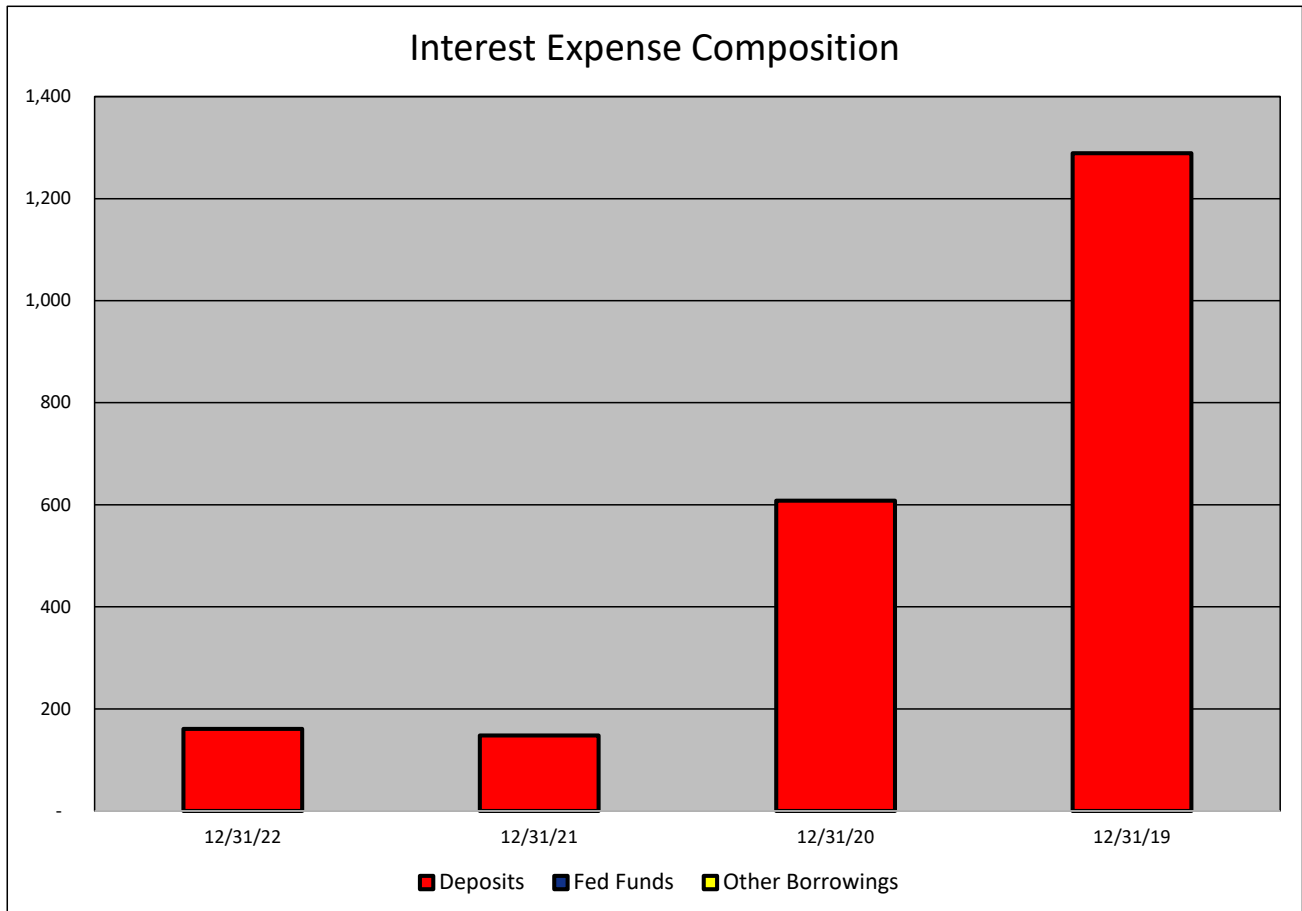
INTEREST INCOME COMPOSITION- First National Bank Northwest Florida
(Dollars in Thousands)

As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	3,326	3,411	3,519	4,089	(85)	(2.49)
Securities	191	192	221	254	(1)	(0.52)
Fed Funds	1	-	-	-	1	NA
Other	2,310	639	1,486	2,337	1,671	261.50
Total Int Income	5,828	4,242	5,226	6,680	1,586	37.39



INTEREST EXPENSE COMPOSITION- First National Bank Northwest Florida
(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	161	148	608	1,289	13	8.78
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	161	148	608	1,289	13	8.78

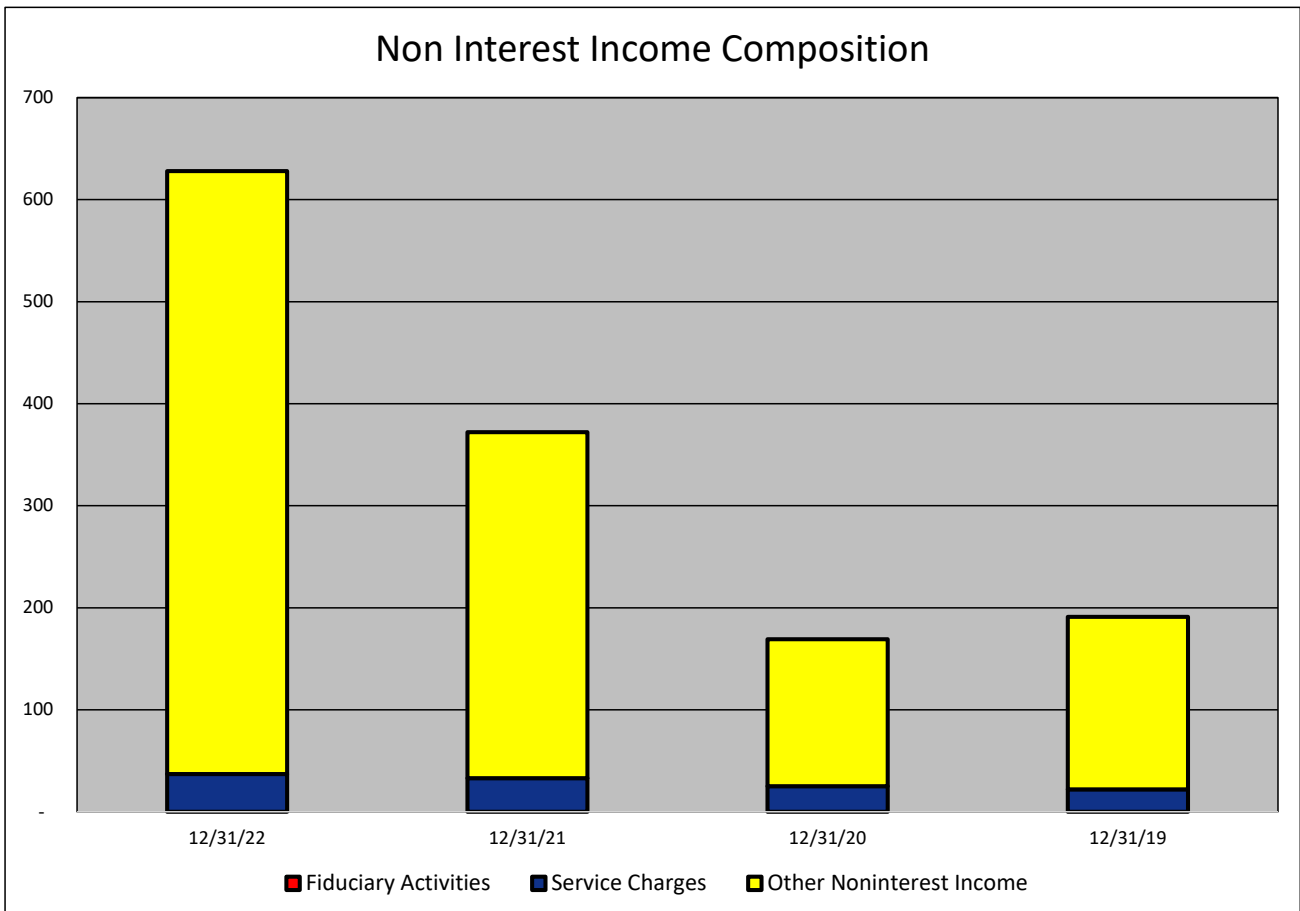


NONINTEREST INCOME COMPOSITION- First National Bank Northwest Florida
(Dollars in Thousands)

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	37	33	25	22	4	12.12
Other Noninterest Income	591	339	144	169	252	74.34
Total Nonint. Income	628	372	169	191	256	68.82

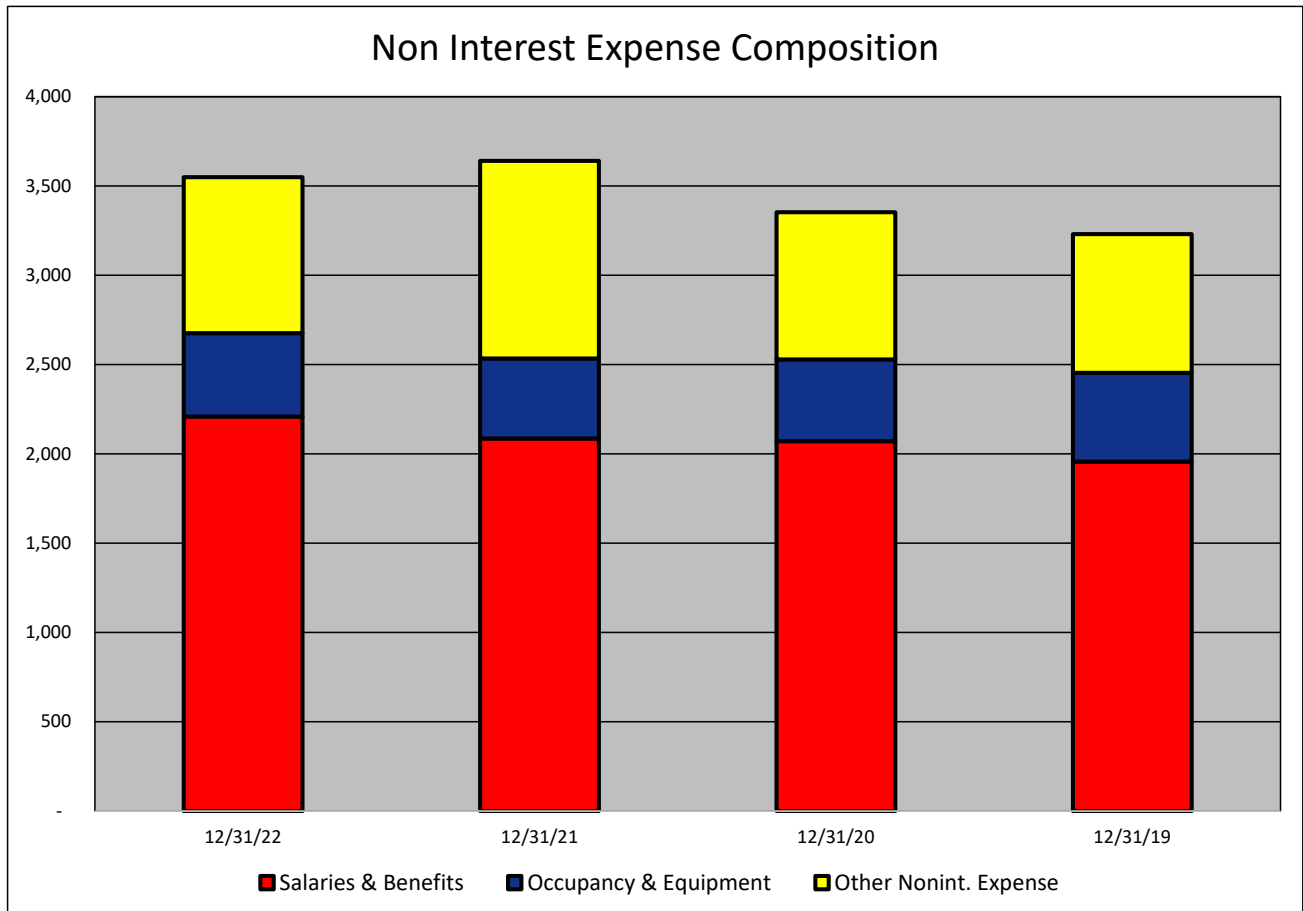


NONINTEREST EXPENSE COMPOSITION- First National Bank Northwest Florida
(Dollars in Thousands)

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	2,208	2,086	2,071	1,956	122	5.85
Occupancy & Equipment	468	448	458	498	20	4.46
Other Nonint. Expense	873	1,106	824	776	(233)	(21.07)
Total Nonint. Expense	3,549	3,640	3,353	3,230	(91)	(2.50)



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
----------------------------	-----------	-----------	------

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
----------------------------	------------------	------------------	--------------

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
----------------------------	------	------	-------	-------	-------

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
----------------------------	-------	-------	-------

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
----------------------------	-----------	------	-------

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
----------------------------	------	------	-------	------

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
----------------------------	------	------	------	------

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
----------------------------	-------------	--------------	-------------	--------------	--------------

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
----------------------------	-------	------	------	------

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
----------------------------	-------	-------	-------	------	------

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
----------------------------	------	------	------	-------