

# Florida Capital Bank, National Association

Jacksonville, FL

Established

8/12/1985

## 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 six months June 30, 2022**

Institution name	Total Assets (\$'000's)
Tiaa, Fsb	38,576,417
Capital City Bank	4,347,799
First Federal Bank	3,496,824
One Florida Bank	1,411,301
Drummond Community Bank	1,015,279
Prime Meridian Bank	860,735
Fnbt Bank	687,388
Beach Bank	619,248
Intracoastal Bank	550,214
Florida Capital Bank, National Association	521,750
First National Bank Northwest Florida	239,376
Community State Bank	213,562
The Warrington Bank	206,970
Madison County Community Bank	178,719
Lafayette State Bank	177,104
Bank Of Pensacola	158,209
Pnb Community Bank	147,662
Peoples Bank Of Graceville	113,192

Institution name	Return on Avg Assets (%)
Intracoastal Bank	1.66
Peoples Bank Of Graceville	1.27
Tiaa, Fsb	1.18
Drummond Community Bank	1.07
Prime Meridian Bank	1.04
First Federal Bank	1.00
Fnbt Bank	0.93
First National Bank Northwest Florida	0.86
Capital City Bank	0.84
Florida Capital Bank, National Association	0.83
One Florida Bank	0.79
Madison County Community Bank	0.76
Beach Bank	0.67
Pnb Community Bank	0.59
Lafayette State Bank	0.51
Bank Of Pensacola	0.32
Community State Bank	0.23
The Warrington Bank	(0.05)

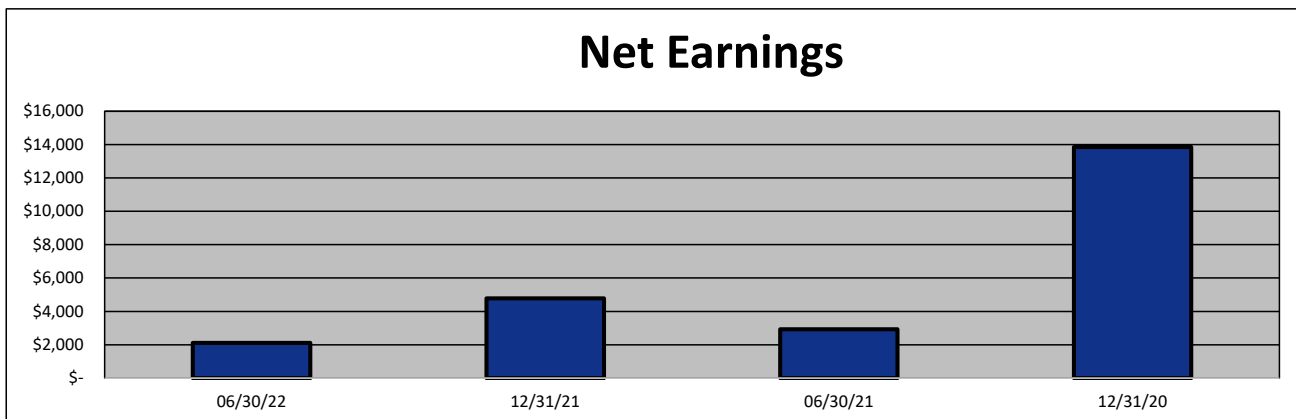
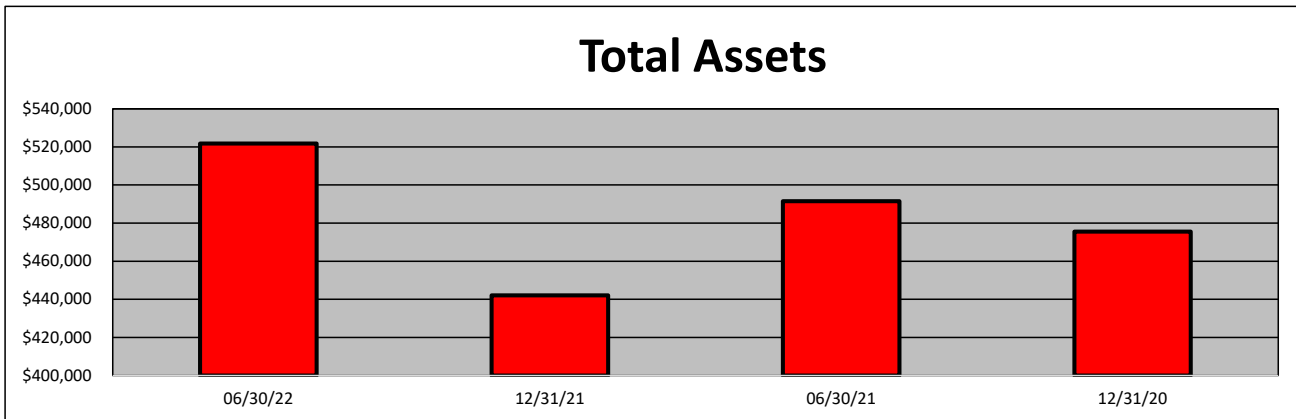
**EXECUTIVE SUMMARY - Florida Capital Bank, National Association**  
(Percentage)

Period Ending	06/30/22	12/31/21	06/30/21	12/31/20	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	12.28	14.26	12.50	12.34	10.08	7.90
Leverage Ratio	12.77	15.17	12.42	12.29	10.09	9.25
Tier 1 Cap/Risk Based Assets	18.83	23.79	23.74	18.60	16.44	15.75
Risk Based Ratio	20.05	25.05	24.99	19.85	17.29	16.64
Common Equity Tier 1 Capital Ratio	18.83	23.79	23.74	18.60	16.42	15.75
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	113.49	80.23	74.58	97.58	64.07	59.01
Loans/Assets	82.09	68.14	60.80	78.29	52.71	50.75
Securities/Assets	3.54	3.74	3.96	3.48	17.27	27.40
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.83	1.03	1.16	2.92	0.67	0.81
Return on Avg Equity	6.64	7.83	9.73	28.20	9.14	10.21
Nonint Income/Avg Assets	3.40	5.06	5.06	8.76	0.86	0.92
Net Overhead Ratio	1.74	1.33	1.13	(1.20)	1.91	1.62
Efficiency Ratio	82.44	82.99	81.44	64.07	225.75	70.54
Assets (per million) per Employee	3.20	2.89	2.89	2.63	9.27	8.22
<b>ASSET QUALITY:</b>						
Reserves/Loans	0.98	1.44	1.40	1.21	1.36	1.32
Nonperforming Loans/Total Loans	0.59	0.95	1.85	2.28	0.69	0.74
Nonperforming Assets/Total Assets	0.49	0.67	1.16	1.82	0.47	0.49
Adjusted Texas Ratio	0.82	1.05	0.92	5.42	3.38	4.08
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	3.22	3.14	3.13	4.11	3.18	3.04
Cost of funds	0.56	0.78	0.98	1.62	0.42	0.30
Net interest margin	2.96	2.74	2.64	3.17	2.61	2.53
Avg Earning Assets/Avg Assets	95.91	96.28	96.38	96.02	90.17	94.25

**SELECTED FINANCIAL DATA - Florida Capital Bank, National Association**  
(Dollars in Thousands)

<b>As of:</b>	<b>06/30/22</b>	<b>12/31/21</b>	<b>06/30/21</b>	<b>12/31/20</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	521,750	442,133	491,536	475,591	30,214	6.15
Cash and Equivalents	49,910	106,768	157,294	66,218	(107,384)	(68.27)
Securities	18,449	16,535	19,455	16,537	(1,006)	(5.17)
Loans, net	428,285	301,267	298,877	372,322	129,408	43.30
Deposit Accounts	377,382	375,508	400,772	381,540	(23,390)	(5.84)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	64,068	63,068	61,456	58,690	2,612	4.25

<b>Period Ending</b>	<b>06/30/22</b>	<b>12/31/21</b>	<b>06/30/21</b>	<b>12/31/20</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	2,109	4,787	2,934	13,858	(825)	(28.12)
Interest Income	7,813	14,073	7,619	18,709	194	2.55
Interest Expense	634	1,801	1,210	4,258	(576)	(47.60)
Net Interest Income	7,179	12,272	6,409	14,451	770	12.01
Prov for Loan Loss	-	430	292	2,986	(292)	(100.00)
Noninterest income	8,612	23,532	12,779	41,587	(4,167)	(32.61)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	13,018	29,712	15,627	35,904	(2,609)	(16.70)
Net Operating Income	2,773	5,662	3,269	17,148	(496)	(15.17)
Income Taxes	664	875	335	3,290	329	98.21

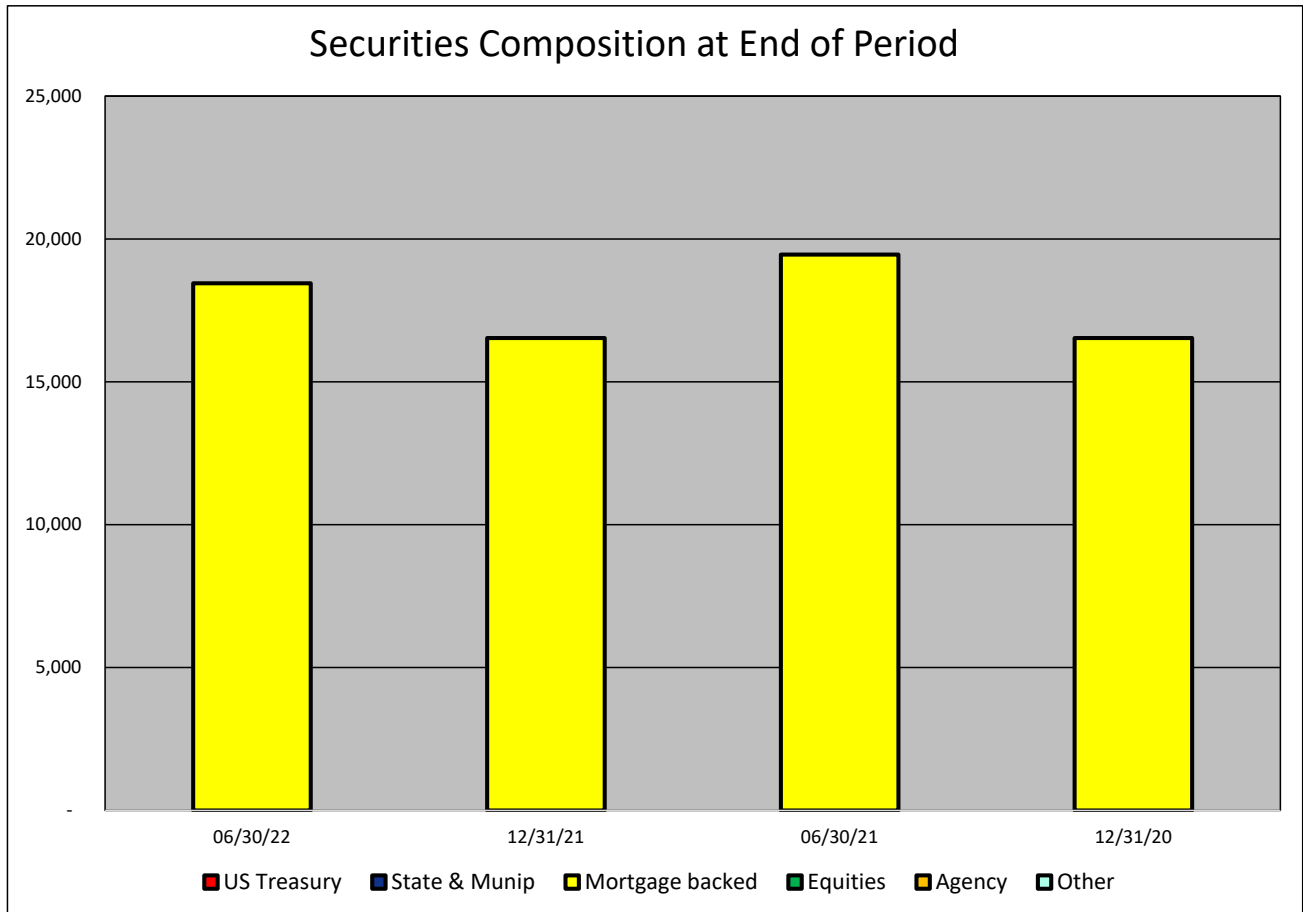


**SECURITIES COMPOSITION - Florida Capital Bank, National Association**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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**SECURITIES CATEGORY:**

US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	18,449	16,535	19,455	16,537	(1,006)	(5.17)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>18,449</b>	<b>16,535</b>	<b>19,455</b>	<b>16,537</b>	<b>(1,006)</b>	<b>(5.17)</b>

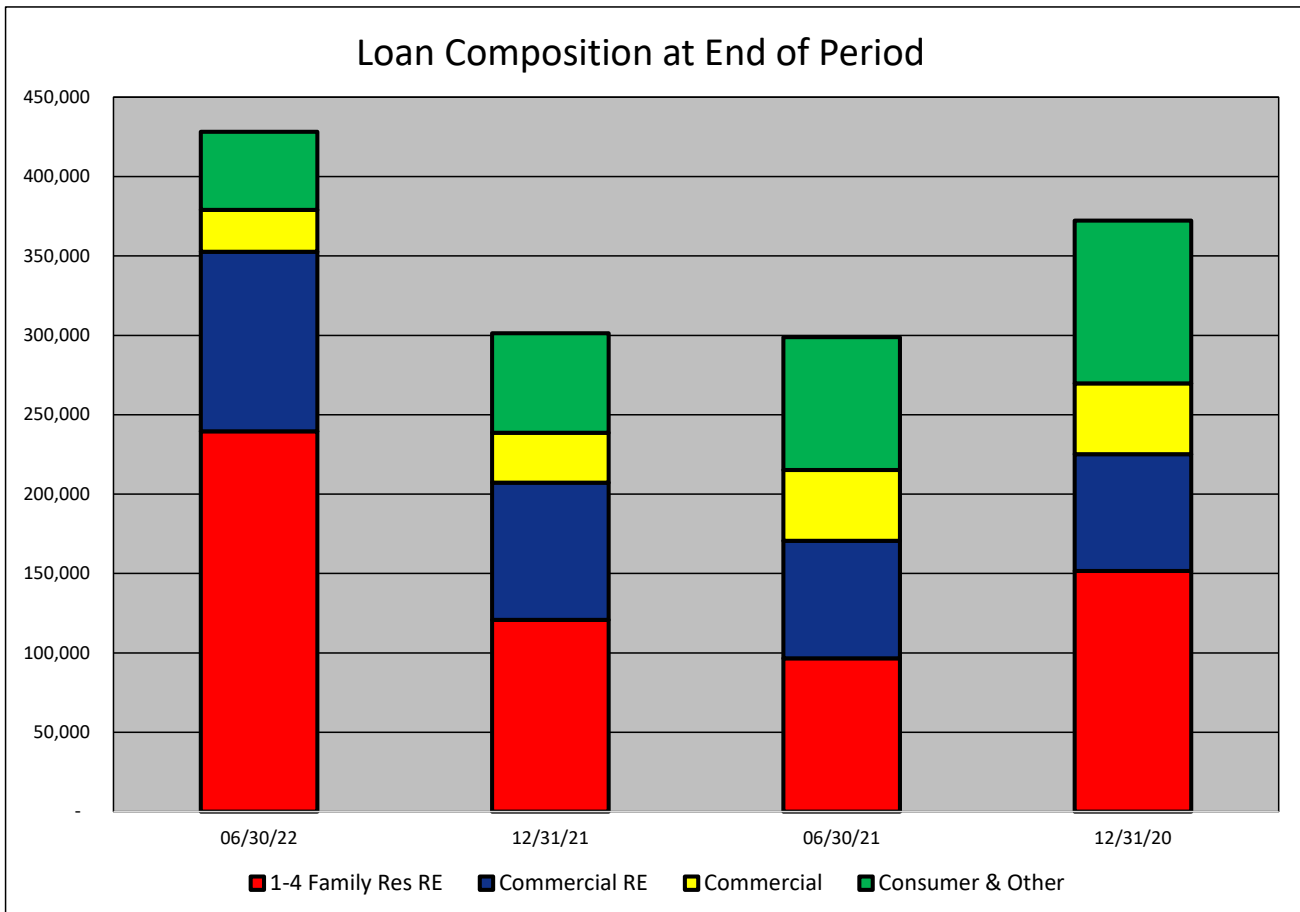


**LOAN PORTFOLIO COMPOSITION - Florida Capital Bank, National Association**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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**LOAN CATEGORY:**

1-4 Family Res RE	239,487	120,706	96,524	151,510	142,963	148.11
Commercial RE	113,147	86,471	74,006	73,655	39,141	52.89
Commercial	26,314	31,409	44,710	44,610	(18,396)	(41.15)
Consumer & Other	49,337	62,681	83,637	102,547	(34,300)	(41.01)
<b>Loans, Net</b>	<b>428,285</b>	<b>301,267</b>	<b>298,877</b>	<b>372,322</b>	<b>129,408</b>	<b>43.30</b>



**LOAN PORTFOLIO QUALITY - Florida Capital Bank, National Association**  
(Dollars in Thousands)

<b>As of:</b>	<b>06/30/22</b>	<b>12/31/21</b>	<b>06/30/21</b>	<b>12/31/20</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
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**LOAN LOSS RESERVE ACTIVITY:**

Beginning Balance	4,352	4,498	4,498	2,670	(146)	(3.25)
Total Recoveries	136	316	60	120	76	126.67
Total Charge-offs	288	621	381	1,278	(93)	(24.41)
Provision Expense	-	430	292	2,986	(292)	(100.00)
Writedown Transfer Loans HFS	-	272	272	-	(272)	(100.00)
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>4,200</u>	<u>4,352</u>	<u>4,197</u>	<u>4,498</u>	<u>3</u>	<u>0.07</u>

**NON-PERFORMING ASSETS:**

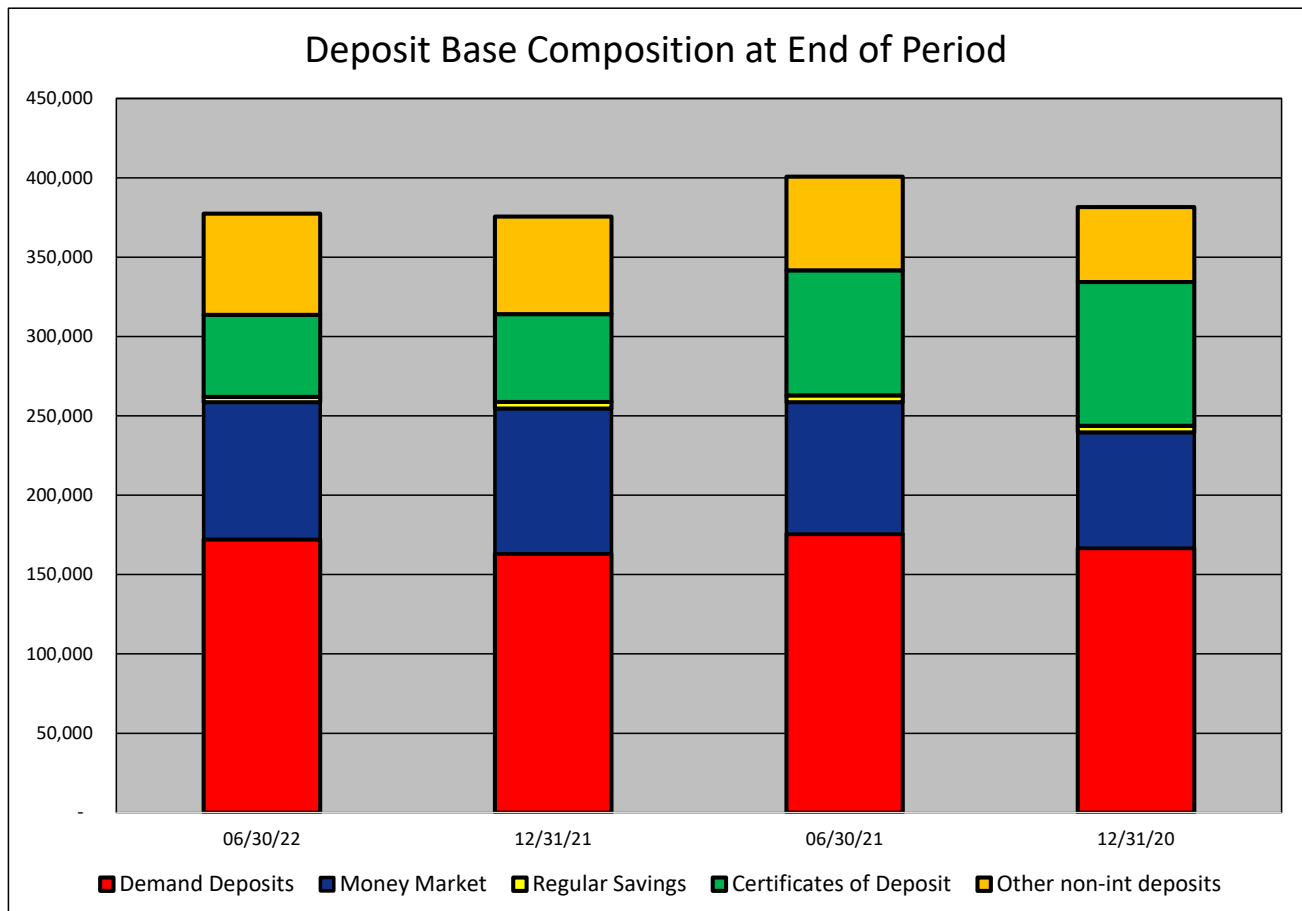
Total-90+ Days Past Due	-	139	-	-	-	NA
Total-Nonaccrual	2,533	2,730	5,528	8,503	(2,995)	(54.18)
Foreclosed Real Estate	-	97	172	172	(172)	(100.00)
Total Non-perf Assets	<u>2,533</u>	<u>2,966</u>	<u>5,700</u>	<u>8,675</u>	<u>(3,167)</u>	<u>(55.56)</u>

**DEPOSIT BASE COMPOSITION - Florida Capital Bank, National Association**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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**DEPOSIT BASE CATEGORY:**

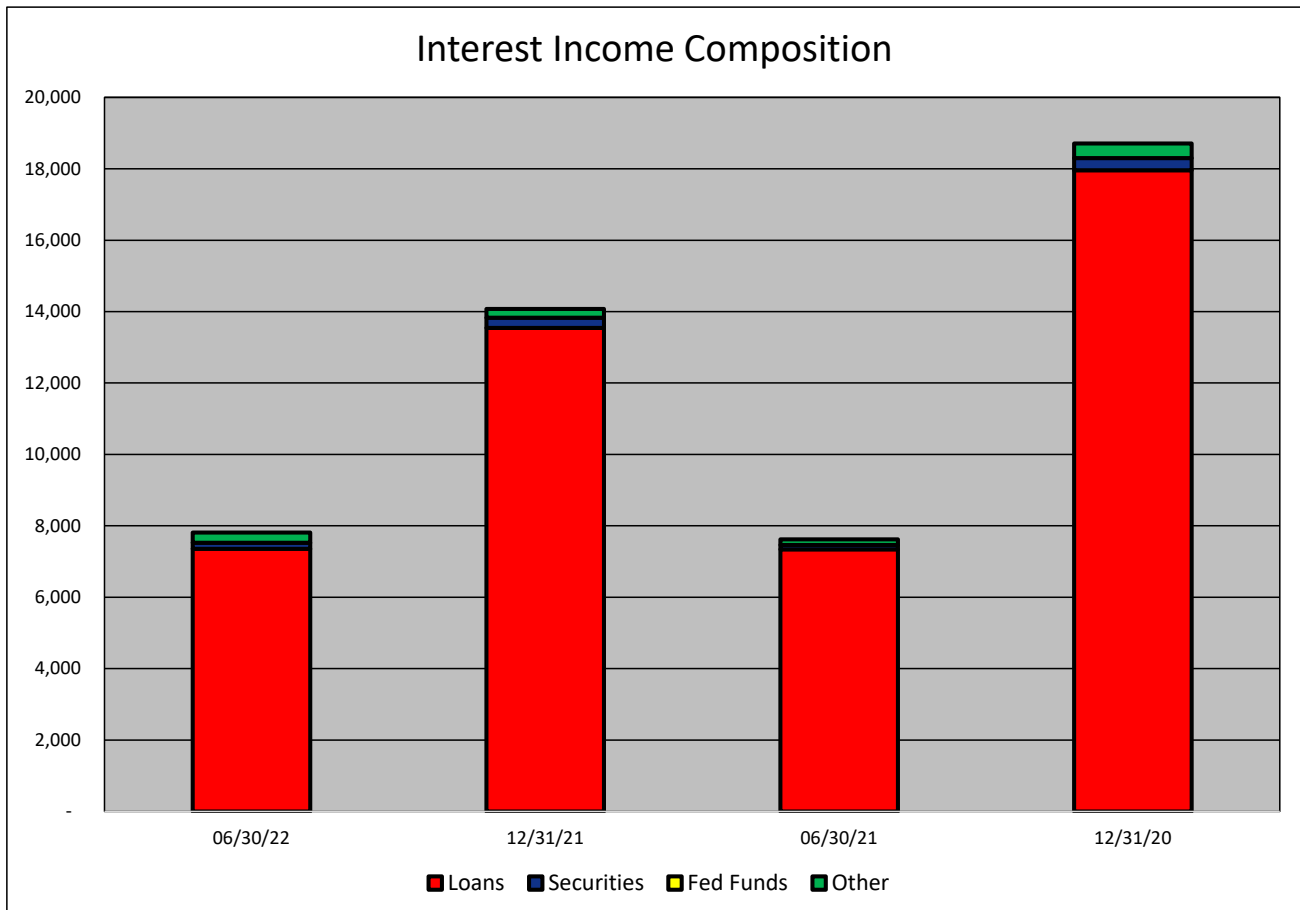
Demand Deposits	172,079	163,079	175,502	166,664	(3,423)	(1.95)
Money Market	86,531	91,552	83,090	72,900	3,441	4.14
Regular Savings	3,434	4,103	4,324	4,136	(890)	(20.58)
Certificates of Deposit	51,654	55,393	78,822	90,622	(27,168)	(34.47)
Other non-int deposits	63,684	61,381	59,034	47,218	4,650	7.88
<b>Total Deposits</b>	<b>377,382</b>	<b>375,508</b>	<b>400,772</b>	<b>381,540</b>	<b>(23,390)</b>	<b>(5.84)</b>





**INTEREST INCOME COMPOSITION- Florida Capital Bank, National Association**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	7,357	13,541	7,342	17,961	15	0.20
Securities	168	286	126	342	42	33.33
Fed Funds	-	-	-	-	-	NA
Other	288	246	151	406	137	90.73
<b>Total Int Income</b>	<b>7,813</b>	<b>14,073</b>	<b>7,619</b>	<b>18,709</b>	<b>194</b>	<b>2.55</b>

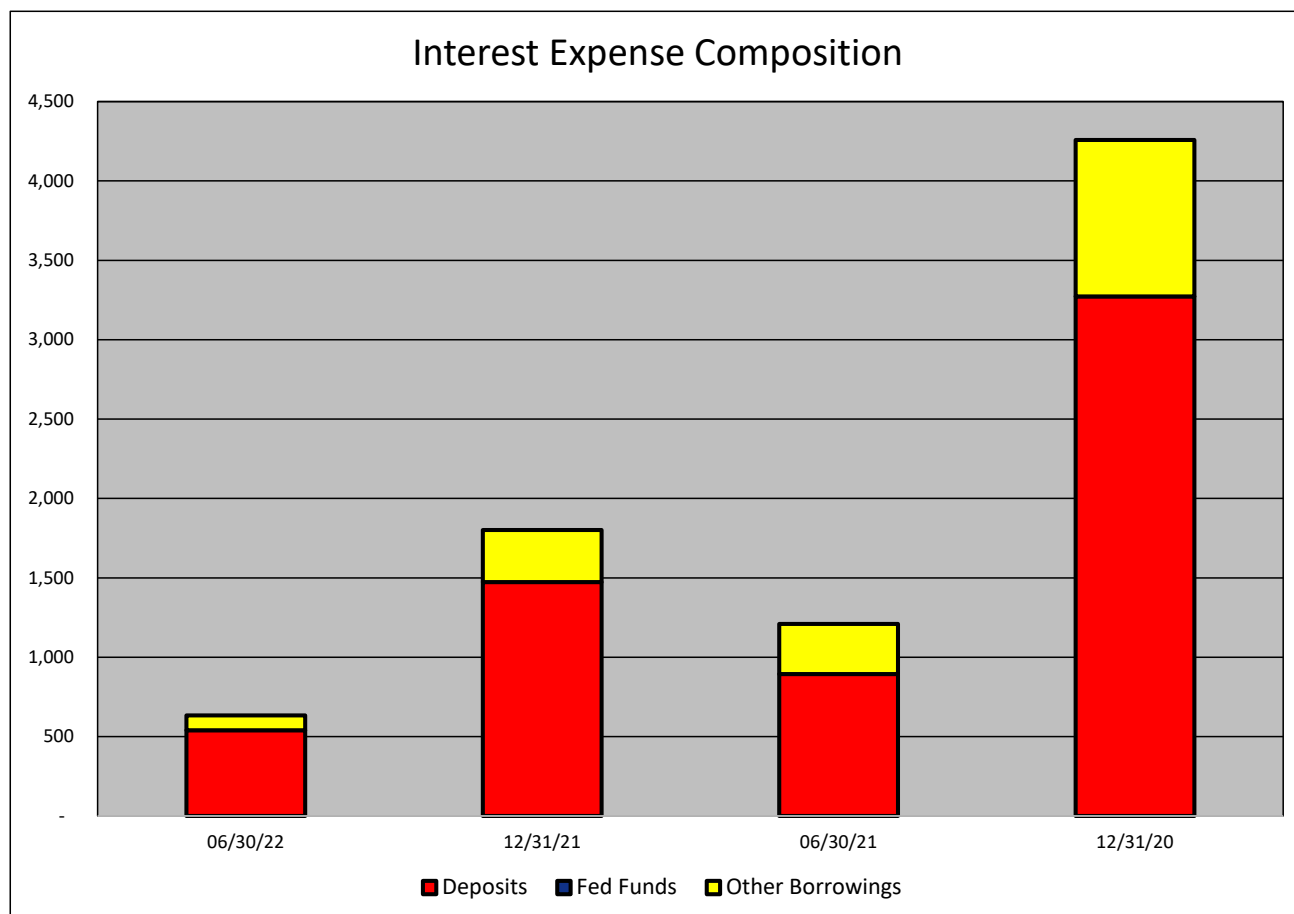


**INTEREST EXPENSE COMPOSITION- Florida Capital Bank, National Association**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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**INTEREST EXPENSE CATEGORY**

Deposits	540	1,474	894	3,272	(354)	(39.60)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	94	327	316	986	(222)	(70.25)
<b>Total Int Expense</b>	<b>634</b>	<b>1,801</b>	<b>1,210</b>	<b>4,258</b>	<b>(576)</b>	<b>(47.60)</b>

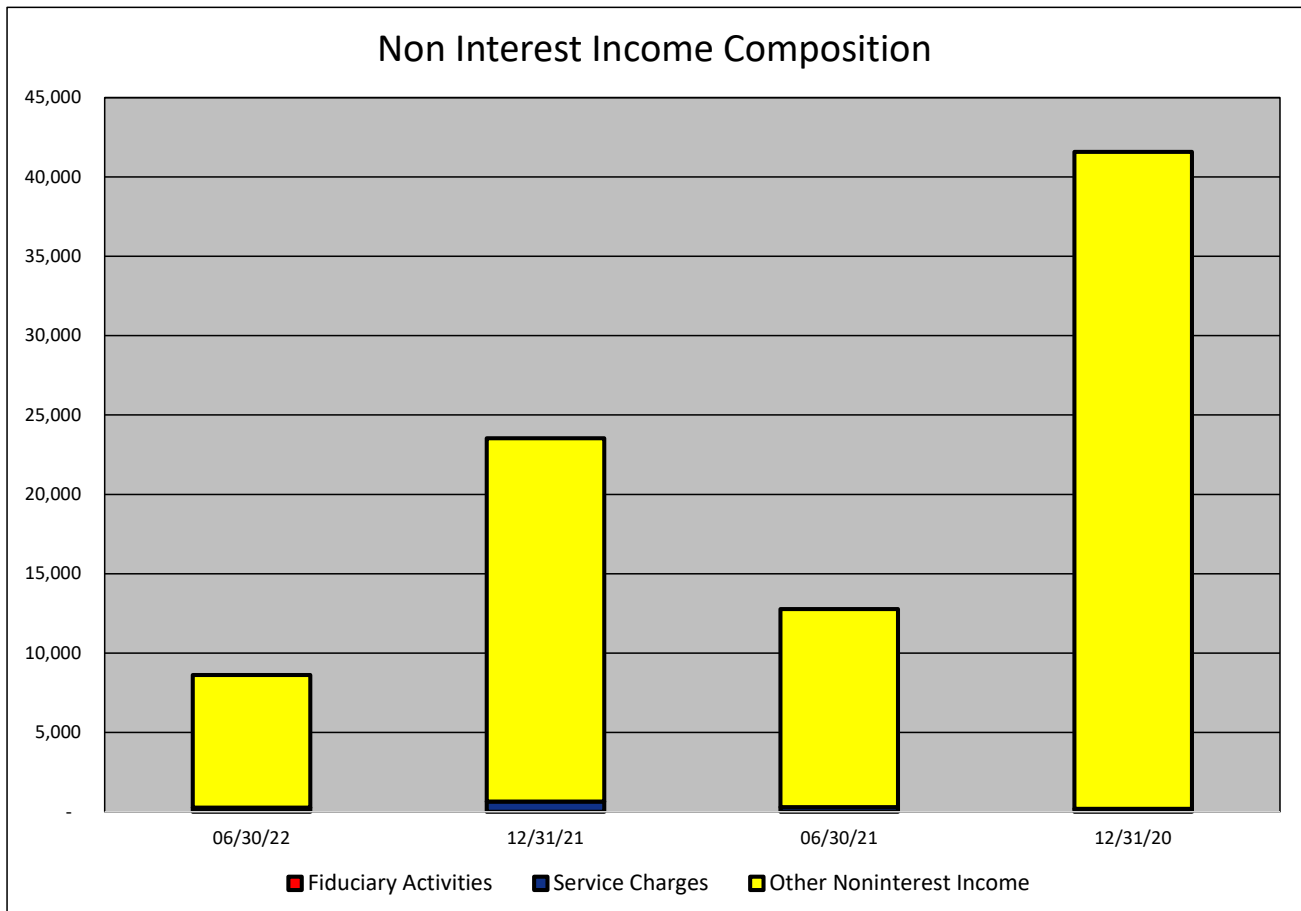


**NONINTEREST INCOME COMPOSITION- Florida Capital Bank, National Association**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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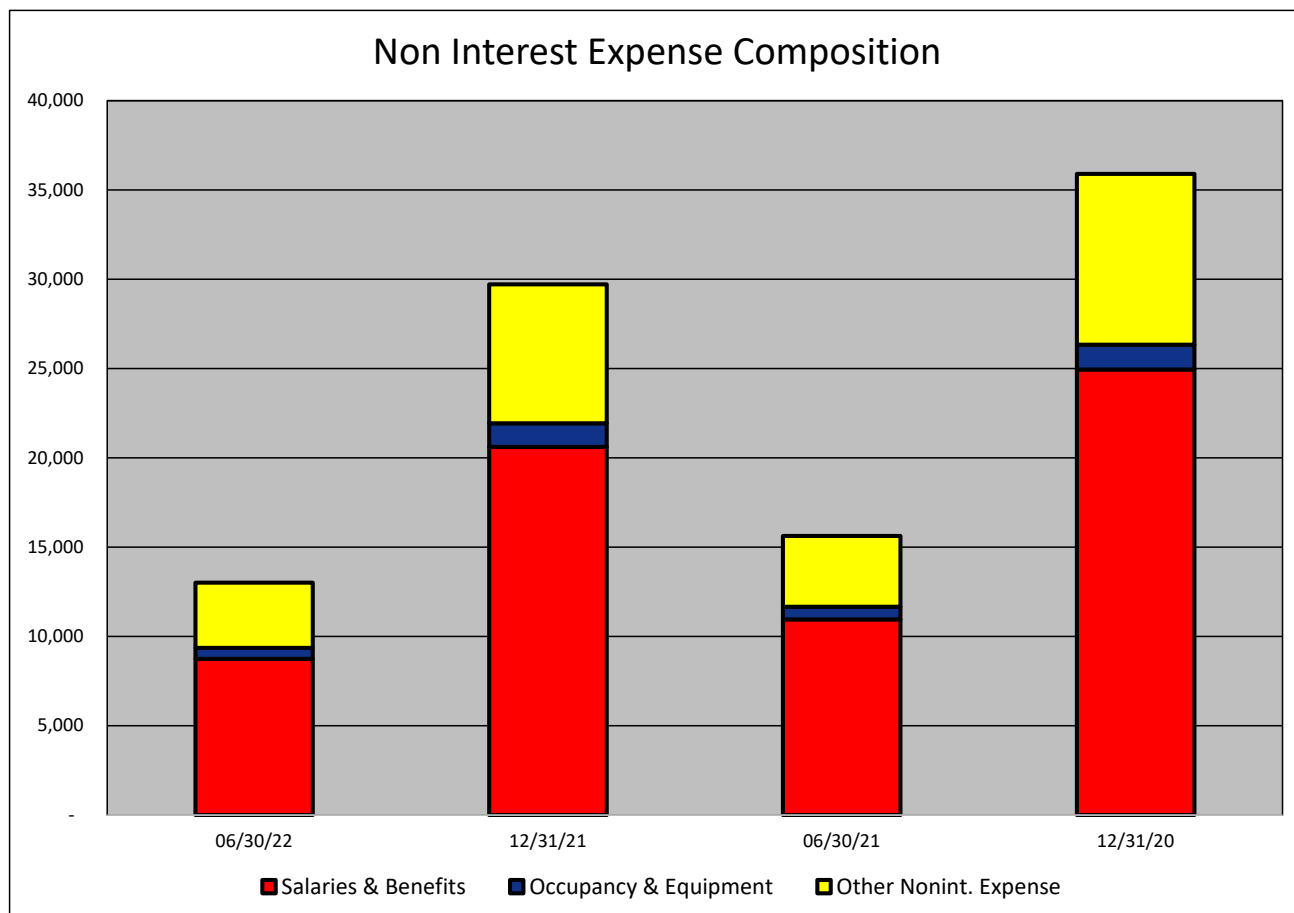
**NONINTEREST INCOME CATEGORY**

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	261	647	290	186	(29)	(10.00)
Other Noninterest Income	8,351	22,885	12,489	41,401	(4,138)	(33.13)
<b>Total Nonint. Income</b>	<b>8,612</b>	<b>23,532</b>	<b>12,779</b>	<b>41,587</b>	<b>(4,167)</b>	<b>(32.61)</b>



**NONINTEREST EXPENSE COMPOSITION- Florida Capital Bank, National Association**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST EXPENSE CATEGORY</b>						
Salaries & Benefits	8,752	20,613	10,954	24,947	(2202)	(20.10)
Occupancy & Equipment	608	1,318	710	1,395	(102)	(14.37)
Other Nonint. Expense	3,658	7,781	3,963	9,562	(305)	(7.70)
<b>Total Nonint. Expense</b>	<b>13,018</b>	<b>29,712</b>	<b>15,627</b>	<b>35,904</b>	<b>(2609)</b>	<b>(16.70)</b>



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

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
The Warrington Bank	206,970	116,409	<b>77.80</b>
One Florida Bank	1,411,301	1,090,805	<b>29.38</b>
Bank Of Pensacola	158,209	132,628	<b>19.29</b>
Prime Meridian Bank	860,735	756,537	<b>13.77</b>
Pnb Community Bank	147,662	133,018	<b>11.01</b>
Fnbt Bank	687,388	619,219	<b>11.01</b>
Drummond Community Bank	1,015,279	917,699	<b>10.63</b>
First National Bank Northwest Florida	239,376	217,274	<b>10.17</b>
First Federal Bank	3,496,824	3,175,330	<b>10.12</b>
Community State Bank	213,562	195,089	<b>9.47</b>
Madison County Community Bank	178,719	163,779	<b>9.12</b>
Capital City Bank	4,347,799	4,000,591	<b>8.68</b>
Florida Capital Bank, National Association	521,750	491,536	<b>6.15</b>
Intracoastal Bank	550,214	527,264	<b>4.35</b>
Beach Bank	619,248	602,207	<b>2.83</b>
Lafayette State Bank	177,104	174,322	<b>1.60</b>
Tiaa, Fsb	38,576,417	38,435,437	<b>0.37</b>
Peoples Bank Of Graceville	113,192	125,466	<b>(9.78)</b>

<b>Select Peer Average</b>	2,973,431	2,881,923	12.55
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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	41,814	25,337	<b>65.03</b>
Florida Capital Bank, National Association	428,285	298,877	<b>43.30</b>
One Florida Bank	916,282	749,197	<b>22.30</b>
Pnb Community Bank	99,886	82,233	<b>21.47</b>
Drummond Community Bank	570,917	478,307	<b>19.36</b>
Lafayette State Bank	118,000	100,815	<b>17.05</b>
Beach Bank	485,474	424,784	<b>14.29</b>
Madison County Community Bank	80,287	70,756	<b>13.47</b>
Prime Meridian Bank	554,902	490,123	<b>13.22</b>
Intracoastal Bank	308,614	275,202	<b>12.14</b>
Capital City Bank	2,262,361	2,089,483	<b>8.27</b>
Tiaa, Fsb	32,307,764	32,595,460	<b>(0.88)</b>
Fnbt Bank	188,389	204,258	<b>(7.77)</b>
Community State Bank	84,699	93,664	<b>(9.57)</b>
Bank Of Pensacola	47,167	53,277	<b>(11.47)</b>
Peoples Bank Of Graceville	34,068	43,398	<b>(21.50)</b>
First Federal Bank	990,244	1,321,487	<b>(25.07)</b>
First National Bank Northwest Florida	49,928	76,843	<b>(35.03)</b>

<b>Select Peer Average</b>	2,198,282	2,192,972	7.70
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**CAPITAL RATIOS**  
**For the six months June 30, 2022**

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
The Warrington Bank	14.79	<b>15.11</b>	0.00	0.00	0.00
Florida Capital Bank, National Association	12.28	<b>12.77</b>	18.83	20.05	18.83
Peoples Bank Of Graceville	2.56	<b>10.59</b>	31.98	33.06	31.98
Tiaa, Fsb	10.53	<b>10.01</b>	15.10	16.06	15.10
Beach Bank	13.43	<b>9.90</b>	11.47	12.52	11.47
Drummond Community Bank	7.00	<b>9.63</b>	0.00	0.00	0.00
First National Bank Northwest Florida	8.87	<b>9.16</b>	47.56	48.82	47.56
First Federal Bank	7.75	<b>8.90</b>	17.73	18.63	17.73
Fnbt Bank	8.28	<b>8.65</b>	23.29	24.54	23.29
Prime Meridian Bank	7.96	<b>8.61</b>	12.61	13.72	12.61
Pnb Community Bank	7.03	<b>8.60</b>	0.00	0.00	0.00
Capital City Bank	9.11	<b>8.33</b>	14.38	15.32	14.38
One Florida Bank	7.69	<b>8.30</b>	10.66	11.50	10.66
Intracoastal Bank	5.16	<b>8.19</b>	11.10	12.28	11.10
Bank Of Pensacola	8.15	<b>8.18</b>	32.99	34.23	32.99
Lafayette State Bank	4.68	<b>7.95</b>	10.33	11.25	10.33
Madison County Community Bank	3.95	<b>7.80</b>	13.79	15.04	13.79
Community State Bank	2.94	<b>5.86</b>	11.65	12.52	11.65

<b>Select Peer Average</b>	7.90	9.25	15.75	16.64	15.75
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**BALANCE SHEET RATIOS**  
For the six months June 30, 2022

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Tiaa, Fsb	<b>122.40</b>	83.75	11.39
Florida Capital Bank, National Association	<b>113.49</b>	<b>82.09</b>	<b>3.54</b>
Beach Bank	<b>99.83</b>	78.40	3.47
Pnb Community Bank	<b>74.03</b>	67.65	16.96
One Florida Bank	<b>70.70</b>	64.92	8.53
Prime Meridian Bank	<b>70.64</b>	64.47	16.52
Lafayette State Bank	<b>70.24</b>	66.63	20.87
Drummond Community Bank	<b>61.78</b>	56.23	35.79
Intracoastal Bank	<b>59.50</b>	56.09	25.13
Capital City Bank	<b>58.93</b>	52.03	25.81
Madison County Community Bank	<b>47.06</b>	44.92	39.55
Community State Bank	<b>41.01</b>	39.66	23.52
Bank Of Pensacola	<b>32.54</b>	29.81	48.89
First Federal Bank	<b>32.29</b>	28.32	57.86
Peoples Bank Of Graceville	<b>31.00</b>	30.10	61.40
Fnbt Bank	<b>29.98</b>	27.41	32.59
The Warrington Bank	<b>23.73</b>	20.20	58.09
First National Bank Northwest Florida	<b>22.97</b>	20.86	3.36

<b>Select Peer Average</b>	59.01	50.75	27.40
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**PROFITABILITY RATIOS**  
**For the six months June 30, 2022**

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Intracoastal Bank	535,604	<b>1.66</b>	26.99
Peoples Bank Of Graceville	114,829	<b>1.27</b>	20.03
Tiaa, Fsb	37,752,782	<b>1.18</b>	11.38
Drummond Community Bank	1,027,693	<b>1.07</b>	12.74
Prime Meridian Bank	862,902	<b>1.04</b>	12.85
First Federal Bank	3,598,006	<b>1.00</b>	11.17
Fnbt Bank	649,344	<b>0.93</b>	10.92
First National Bank Northwest Florida	222,263	<b>0.86</b>	9.17
Capital City Bank	4,311,252	<b>0.84</b>	9.00
Florida Capital Bank, National Association	506,480	<b>0.83</b>	6.64
One Florida Bank	1,398,808	<b>0.79</b>	10.11
Madison County Community Bank	175,348	<b>0.76</b>	13.02
Beach Bank	613,040	<b>0.67</b>	5.00
Pnb Community Bank	149,294	<b>0.59</b>	7.66
Lafayette State Bank	174,428	<b>0.51</b>	8.29
Bank Of Pensacola	154,840	<b>0.32</b>	3.92
Community State Bank	207,160	<b>0.23</b>	5.31
The Warrington Bank	154,024	<b>(0.05)</b>	(0.38)

<b>Select Peer Average</b>	2,922,672	0.81	10.21
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**PROFITABILITY RATIOS**  
For the six months June 30, 2022

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Tiaa, Fsb	1.42	0.40	<b>47.78</b>	26.66
Intracoastal Bank	0.14	1.60	<b>50.29</b>	13.76
Peoples Bank Of Graceville	0.25	1.31	<b>54.14</b>	8.09
Prime Meridian Bank	0.28	1.46	<b>54.73</b>	8.61
One Florida Bank	0.15	1.63	<b>60.34</b>	9.94
Drummond Community Bank	0.99	2.05	<b>62.71</b>	4.98
First National Bank Northwest Florida	0.52	0.95	<b>63.16</b>	7.25
Madison County Community Bank	0.55	1.65	<b>67.80</b>	6.87
Fnbt Bank	1.12	1.05	<b>70.45</b>	7.81
First Federal Bank	1.93	1.29	<b>72.00</b>	4.78
Capital City Bank	2.15	1.37	<b>75.83</b>	5.80
Bank Of Pensacola	0.18	1.18	<b>76.44</b>	14.38
Beach Bank	1.31	2.00	<b>78.52</b>	6.01
Pnb Community Bank	0.29	2.86	<b>79.79</b>	3.69
Lafayette State Bank	1.09	2.67	<b>80.87</b>	3.41
Florida Capital Bank, National Association	3.40	1.74	<b>82.44</b>	3.20
Community State Bank	0.62	2.28	<b>88.61</b>	6.28
The Warrington Bank	0.25	1.71	<b>103.78</b>	6.47

<b>Select Peer Average</b>	0.92	1.62	70.54	8.22
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**ASSET QUALITY RATIOS**  
**For the six months June 30, 2022**

Institution name	Reserves/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bank Of Pensacola	1.04	0.00	<b>0.00</b>	0.00
First National Bank Northwest Florida	2.50	0.00	<b>0.00</b>	0.00
Intracoastal Bank	1.54	0.00	<b>0.00</b>	0.00
The Warrington Bank	1.18	0.06	<b>0.01</b>	0.08
Fnbt Bank	2.60	0.09	<b>0.02</b>	0.27
Prime Meridian Bank	1.19	0.06	<b>0.04</b>	0.46
Lafayette State Bank	1.05	0.08	<b>0.05</b>	0.97
Capital City Bank	0.94	0.14	<b>0.07</b>	0.99
One Florida Bank	1.00	0.11	<b>0.07</b>	0.85
Peoples Bank Of Graceville	1.17	0.37	<b>0.11</b>	3.85
Drummond Community Bank	1.77	0.13	<b>0.13</b>	1.66
Madison County Community Bank	1.89	0.31	<b>0.14</b>	2.89
Florida Capital Bank, National Association	0.98	0.59	<b>0.49</b>	0.82
Pnb Community Bank	0.94	1.08	<b>0.73</b>	9.54
Community State Bank	1.08	2.47	<b>0.99</b>	30.97
First Federal Bank	1.04	3.64	<b>1.03</b>	1.32
Beach Bank	1.13	0.04	<b>1.50</b>	10.49
Tiaa, Fsb	0.74	4.17	<b>3.50</b>	8.31

<b>Select Peer Average</b>	1.32	0.74	0.49	4.08
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the six months June 30, 2022**

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Pnb Community Bank	<b>3.93</b>	1.57	7.33	0.00	16.96
Bank Of Pensacola	<b>3.46</b>	16.99	0.00	48.89	0.00
Community State Bank	<b>2.47</b>	29.87	0.13	0.00	23.52
Drummond Community Bank	<b>2.38</b>	1.34	0.00	0.48	35.31
Capital City Bank	<b>2.10</b>	13.88	0.00	12.15	13.66
Lafayette State Bank	<b>1.95</b>	4.14	0.69	0.00	20.87
The Warrington Bank	<b>1.74</b>	19.11	0.00	53.03	5.06
One Florida Bank	<b>1.59</b>	23.93	0.00	0.00	8.53
Prime Meridian Bank	<b>1.48</b>	12.19	1.92	1.02	15.50
Madison County Community Bank	<b>1.39</b>	8.50	0.00	0.00	39.55
Intracoastal Bank	<b>1.10</b>	15.12	0.00	0.00	25.13
Florida Capital Bank, National Association	<b>1.05</b>	8.52	0.00	0.00	3.54
Peoples Bank Of Graceville	<b>0.96</b>	6.96	0.00	0.00	61.23
First Federal Bank	<b>0.88</b>	2.25	0.00	0.00	57.85
First National Bank Northwest Florida	<b>0.66</b>	74.83	0.00	1.87	1.41
Beach Bank	<b>0.56</b>	6.28	0.00	0.00	3.47
Fnbt Bank	<b>0.47</b>	37.36	0.00	32.01	0.57
Tiaa, Fsb	<b>0.10</b>	2.27	0.00	0.12	11.24

<b>Select Peer Average</b>	1.57	15.84	0.56	8.31	19.08
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
For the six months June 30, 2022

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Tiaa, Fsb	<b>83.13</b>	0.08	0.01	0.81
Beach Bank	<b>77.29</b>	2.57	1.47	0.07
Pnb Community Bank	<b>67.01</b>	1.96	0.00	0.00
Lafayette State Bank	<b>65.93</b>	3.04	0.00	0.00
One Florida Bank	<b>64.24</b>	0.78	0.00	0.00
Florida Capital Bank, National Association	<b>62.91</b>	0.43	0.00	0.05
Prime Meridian Bank	<b>62.45</b>	1.27	0.00	0.00
Intracoastal Bank	<b>55.23</b>	1.06	0.00	0.00
Drummond Community Bank	<b>52.21</b>	2.51	0.06	0.08
Capital City Bank	<b>50.42</b>	2.17	0.00	2.17
Madison County Community Bank	<b>44.07</b>	2.43	0.00	0.00
Community State Bank	<b>39.23</b>	1.82	0.01	0.17
Peoples Bank Of Graceville	<b>29.74</b>	0.09	0.00	0.00
Bank Of Pensacola	<b>29.50</b>	0.73	0.00	0.00
Fnbt Bank	<b>26.32</b>	2.03	0.00	0.00
First Federal Bank	<b>25.93</b>	1.16	0.00	5.52
First National Bank Northwest Florida	<b>20.34</b>	0.48	0.00	0.01
The Warrington Bank	<b>19.96</b>	0.61	0.00	0.00

<b>Select Peer Average</b>	48.66	1.40	0.09	0.49
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)**  
**For the six months June 30, 2022**

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Drummond Community Bank	<b>49.79</b>	49.04	98.82	0.00	1.18
Bank Of Pensacola	<b>45.98</b>	54.02	100.00	0.00	0.00
Capital City Bank	<b>45.90</b>	52.76	98.66	0.10	1.25
Community State Bank	<b>45.22</b>	54.78	100.00	0.00	0.00
Lafayette State Bank	<b>44.38</b>	55.62	100.00	0.00	0.00
<b>Florida Capital Bank, National Association</b>	<b>38.28</b>	45.06	<b>83.33</b>	0.00	<b>16.67</b>
One Florida Bank	<b>35.41</b>	64.46	99.87	0.00	0.13
Pnb Community Bank	<b>30.27</b>	69.73	100.00	0.00	0.00
Intracoastal Bank	<b>29.87</b>	70.13	100.00	0.00	0.00
The Warrington Bank	<b>28.97</b>	71.03	100.00	0.00	0.00
First National Bank Northwest Florida	<b>27.89</b>	72.11	100.00	0.00	0.00
Beach Bank	<b>26.93</b>	65.67	92.60	0.00	7.40
Peoples Bank Of Graceville	<b>26.91</b>	73.09	100.00	0.00	0.00
Prime Meridian Bank	<b>26.82</b>	72.76	99.58	0.00	0.42
Madison County Community Bank	<b>24.53</b>	75.47	100.00	0.00	0.00
First Federal Bank	<b>7.19</b>	89.45	96.64	0.00	3.36
Fnbt Bank	<b>3.48</b>	96.52	100.00	0.00	0.00
Tiaa, Fsb	<b>2.76</b>	75.07	77.82	0.00	22.18

<b>Select Peer Average</b>	30.03	67.04	97.07	0.01	2.92
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**YIELDS, COSTS & SPREADS - ASSET YIELDS**  
For the six months June 30, 2022

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Drummond Community Bank	4.08	0.07	<b>4.02</b>	94.44
Pnb Community Bank	3.86	0.06	<b>3.82</b>	95.56
Lafayette State Bank	3.93	0.34	<b>3.74</b>	94.08
Intracoastal Bank	3.53	0.21	<b>3.39</b>	97.42
Beach Bank	3.62	0.52	<b>3.25</b>	89.60
Community State Bank	3.21	0.13	<b>3.12</b>	83.28
Prime Meridian Bank	3.20	0.30	<b>3.00</b>	96.88
Florida Capital Bank, National Association	3.22	0.56	<b>2.96</b>	95.91
One Florida Bank	3.13	0.35	<b>2.90</b>	96.45
First Federal Bank	2.90	0.21	<b>2.74</b>	91.29
Madison County Community Bank	3.10	0.51	<b>2.71</b>	96.37
Capital City Bank	2.77	0.07	<b>2.71</b>	91.79
Peoples Bank Of Graceville	2.98	0.51	<b>2.63</b>	98.67
Tiaa, Fsb	3.08	0.79	<b>2.40</b>	99.44
Fnbt Bank	2.45	0.18	<b>2.27</b>	86.23
First National Bank Northwest Florida	1.98	0.07	<b>1.92</b>	94.14
The Warrington Bank	1.73	0.09	<b>1.68</b>	97.76
Bank Of Pensacola	1.91	0.51	<b>1.64</b>	97.25
<b>Select Peer Average</b>	3.04	0.30	2.53	94.25