

# 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 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

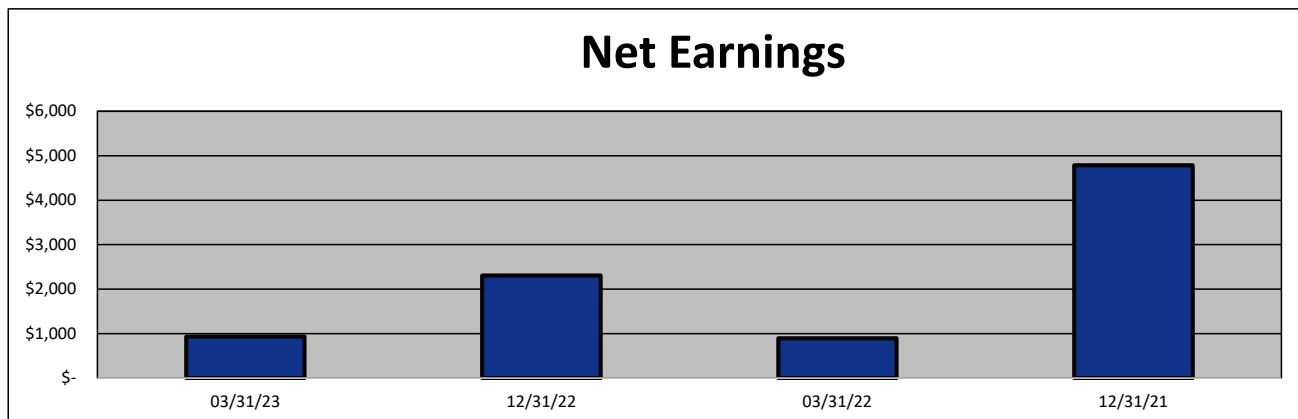
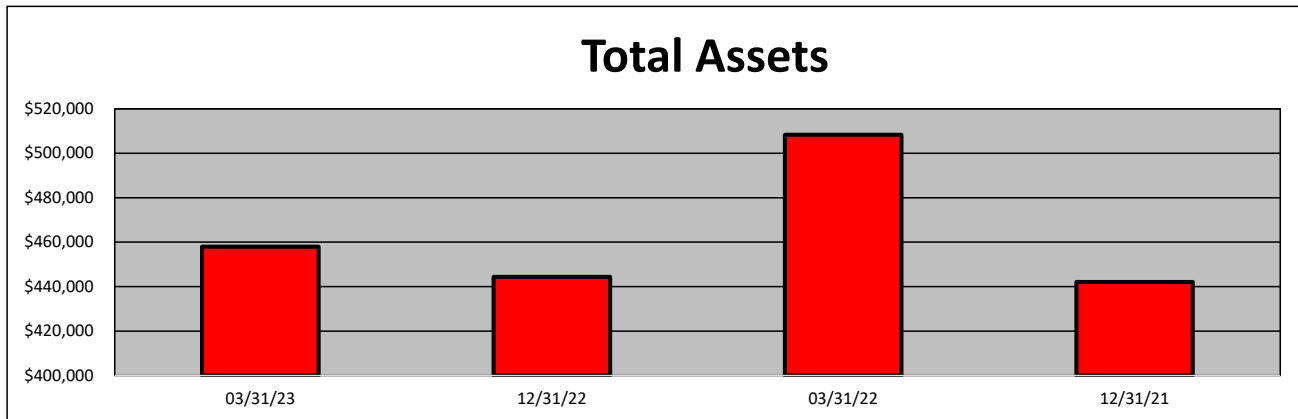
**EXECUTIVE SUMMARY - Florida Capital Bank, National Association**  
(Percentage)

Period Ending	03/31/23	12/31/22	03/31/22	12/31/21	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	14.15	14.41	12.48	14.26	9.92	9.10
Leverage Ratio	13.75	15.15	12.52	15.17	11.01	10.20
Tier 1 Cap/Risk Based Assets	20.45	22.77	22.14	23.79	18.60	15.33
Risk Based Ratio	21.71	24.02	23.40	25.05	19.49	16.19
Common Equity Tier 1 Capital Ratio	20.45	22.77	22.14	23.79	18.60	15.33
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	103.29	91.19	73.37	80.23	60.06	61.91
Loans/Assets	83.21	77.15	63.56	68.14	49.99	53.56
Securities/Assets	3.16	3.32	3.91	3.74	20.52	29.34
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.79	0.48	0.71	1.03	0.23	1.06
Return on Avg Equity	5.80	3.62	5.67	7.83	6.95	14.53
Nonint Income/Avg Assets	1.33	2.52	3.50	5.06	0.88	0.67
Net Overhead Ratio	3.16	2.65	1.39	1.33	2.15	1.96
Efficiency Ratio	79.15	89.61	84.08	82.99	136.11	64.19
Assets (per million) per Employee	3.42	3.32	3.30	2.89	10.18	7.99
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.32	1.27	1.29	1.44	1.39	1.28
Nonperforming Loans/Total Loans	0.31	0.36	0.88	0.95	0.53	1.02
Nonperforming Assets/Total Assets	0.26	0.28	0.56	0.67	0.32	0.53
Adjusted Texas Ratio	0.23	0.26	1.00	1.05	2.37	3.78
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	4.79	3.81	2.64	3.14	2.93	4.33
Cost of funds	0.88	0.82	0.50	0.78	0.30	1.06
Net interest margin	4.52	3.42	2.43	2.74	2.55	2.46
Avg Earning Assets/Avg Assets	95.92	94.98	95.60	96.28	91.48	95.08

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

<b>As of:</b>	<b>03/31/23</b>	<b>12/31/22</b>	<b>03/31/22</b>	<b>12/31/21</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	457,959	444,412	508,355	442,133	(50,396)	(9.91)
Cash and Equivalents	44,893	67,220	144,148	106,768	(99,255)	(68.86)
Securities	14,460	14,755	19,890	16,535	(5,430)	(27.30)
Loans, net	381,059	342,852	323,125	301,267	57,934	17.93
Deposit Accounts	368,936	375,995	440,425	375,508	(71,489)	(16.23)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	64,809	64,051	63,453	63,068	1,356	2.14

<b>Period Ending</b>	<b>03/31/23</b>	<b>12/31/22</b>	<b>03/31/22</b>	<b>12/31/21</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	935	2,308	896	4,787	39	4.35
Interest Income	5,467	17,402	3,197	14,073	2,270	71.00
Interest Expense	306	1,776	261	1,801	45	17.24
Net Interest Income	5,161	15,626	2,936	12,272	2,225	75.78
Prov for Credit Losses	159	-	-	430	159	NA
Noninterest income	1,586	12,106	4,437	23,532	(2,851)	(64.26)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	5,340	24,851	6,199	29,712	(859)	(13.86)
Net Operating Income	1,248	2,881	1,174	5,662	74	6.30
Income Taxes	313	573	278	875	35	12.59

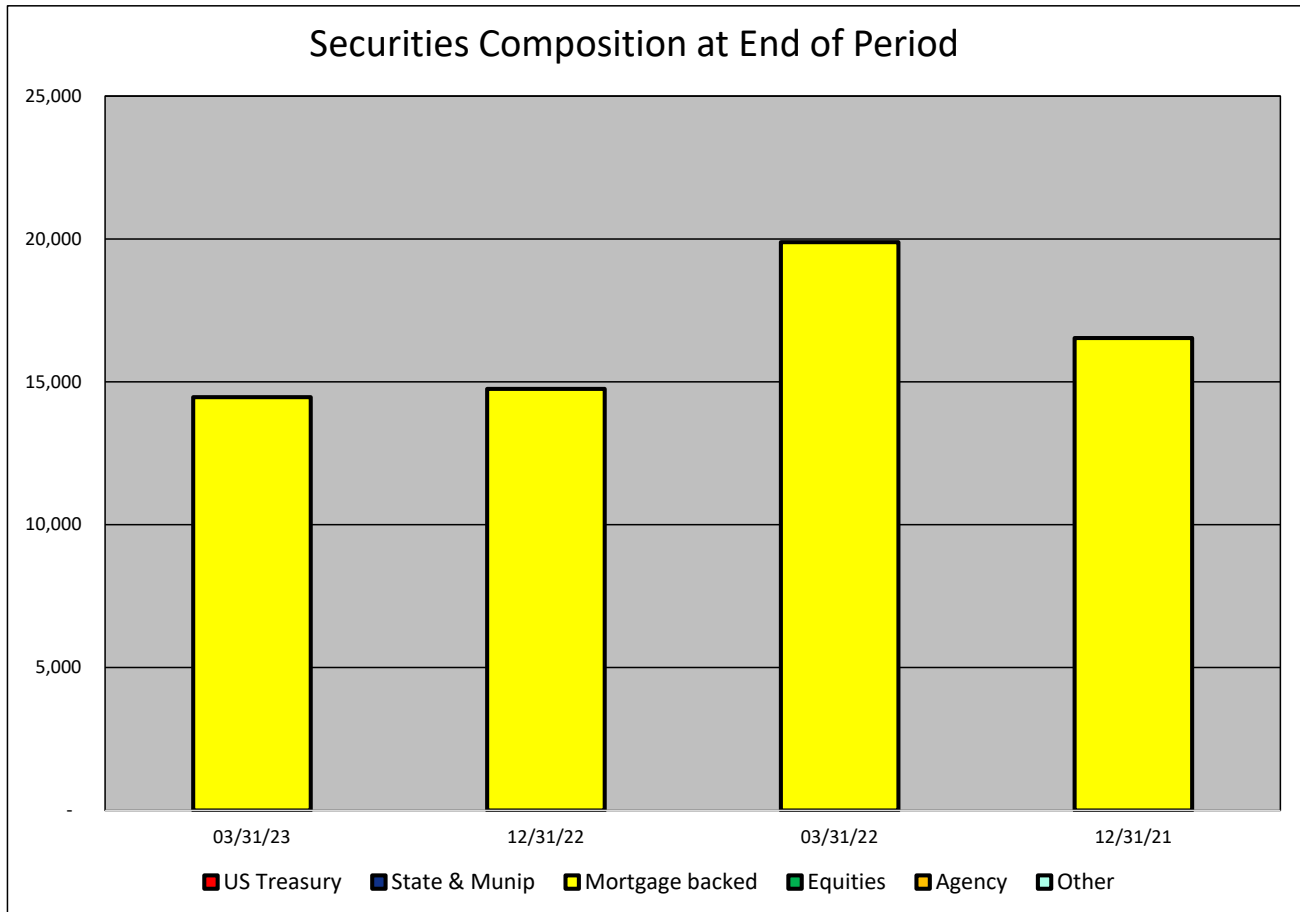


**SECURITIES COMPOSITION - Florida Capital Bank, National Association**  
(Dollars in Thousands)

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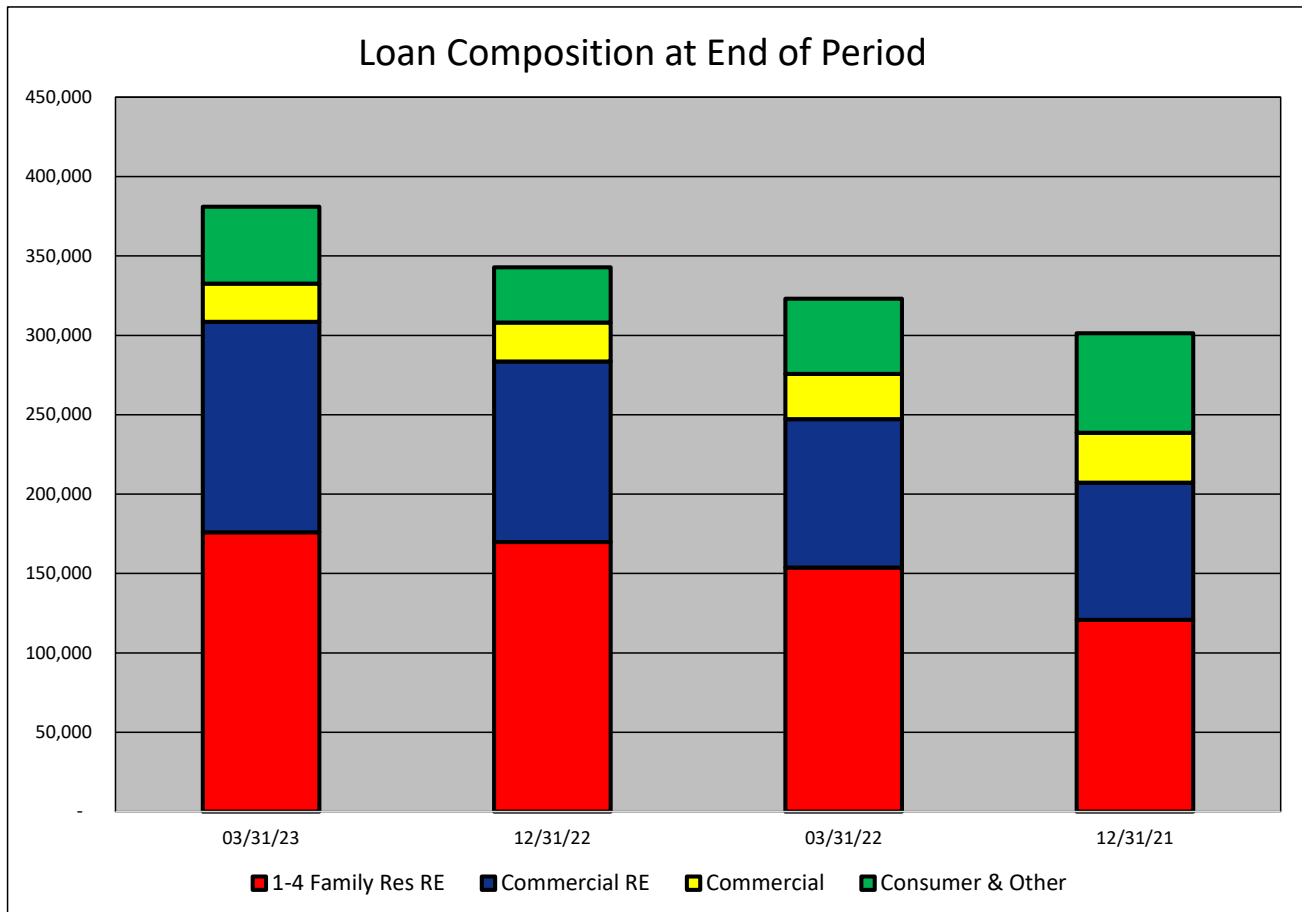
**SECURITIES CATEGORY:**

US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	14,460	14,755	19,890	16,535	(5,430)	(27.30)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>14,460</b>	<b>14,755</b>	<b>19,890</b>	<b>16,535</b>	<b>(5,430)</b>	<b>(27.30)</b>



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

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	175,900	169,870	153,686	120,706	22,214	14.45
Commercial RE	132,609	113,602	93,458	86,471	39,151	41.89
Commercial	24,051	24,580	28,592	31,409	(4,541)	(15.88)
Consumer & Other	48,499	34,800	47,389	62,681	1,110	2.34
<b>Loans, Net</b>	<b>381,059</b>	<b>342,852</b>	<b>323,125</b>	<b>301,267</b>	<b>57,934</b>	<b>17.93</b>



**LOAN PORTFOLIO QUALITY - Florida Capital Bank, National Association**  
(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	4,347	4,352	4,352	4,498	(5)	(0.11)
Total Recoveries	136	378	76	316	60	78.95
Total Charge-offs	45	383	260	621	(215)	(82.69)
Provision Expense	159	-	-	430	159	NA
Writedown Transfer Loans HFS	-	-	-	272	-	NA
Adjustments	452	-	-	-	452	NA
Ending Balance	5,049	4,347	4,168	4,352	881	21.14

**NON-PERFORMING ASSETS:**

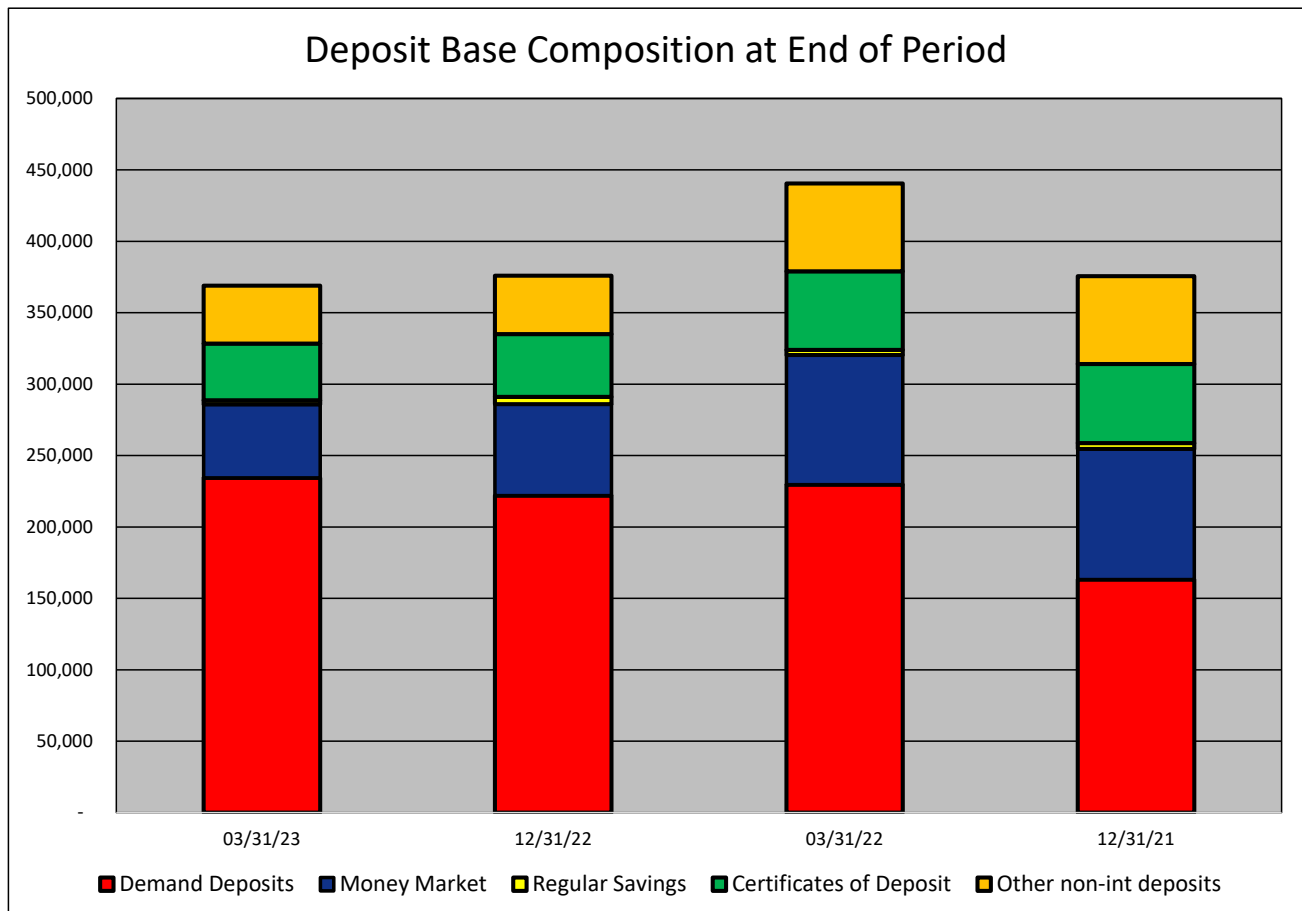
Total-90+ Days Past Due	-	-	-	139	-	NA
Total-Nonaccrual	1,170	1,243	2,838	2,730	(1,668)	(58.77)
Foreclosed Real Estate	-	-	-	97	-	NA
Total Non-perf Assets	1,170	1,243	2,838	2,966	(1,668)	(58.77)

**DEPOSIT BASE COMPOSITION - Florida Capital Bank, National Association**  
(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	234,325	221,979	229,634	163,079	4,691	2.04
Money Market	51,518	64,027	90,787	91,552	(39,269)	(43.25)
Regular Savings	2,842	5,009	3,535	4,103	(693)	(19.60)
Certificates of Deposit	39,753	43,983	55,013	55,393	(15,260)	(27.74)
Other non-int deposits	40,498	40,997	61,456	61,381	(20,958)	(34.10)
<b>Total Deposits</b>	<b>368,936</b>	<b>375,995</b>	<b>440,425</b>	<b>375,508</b>	<b>(71,489)</b>	<b>(16.23)</b>



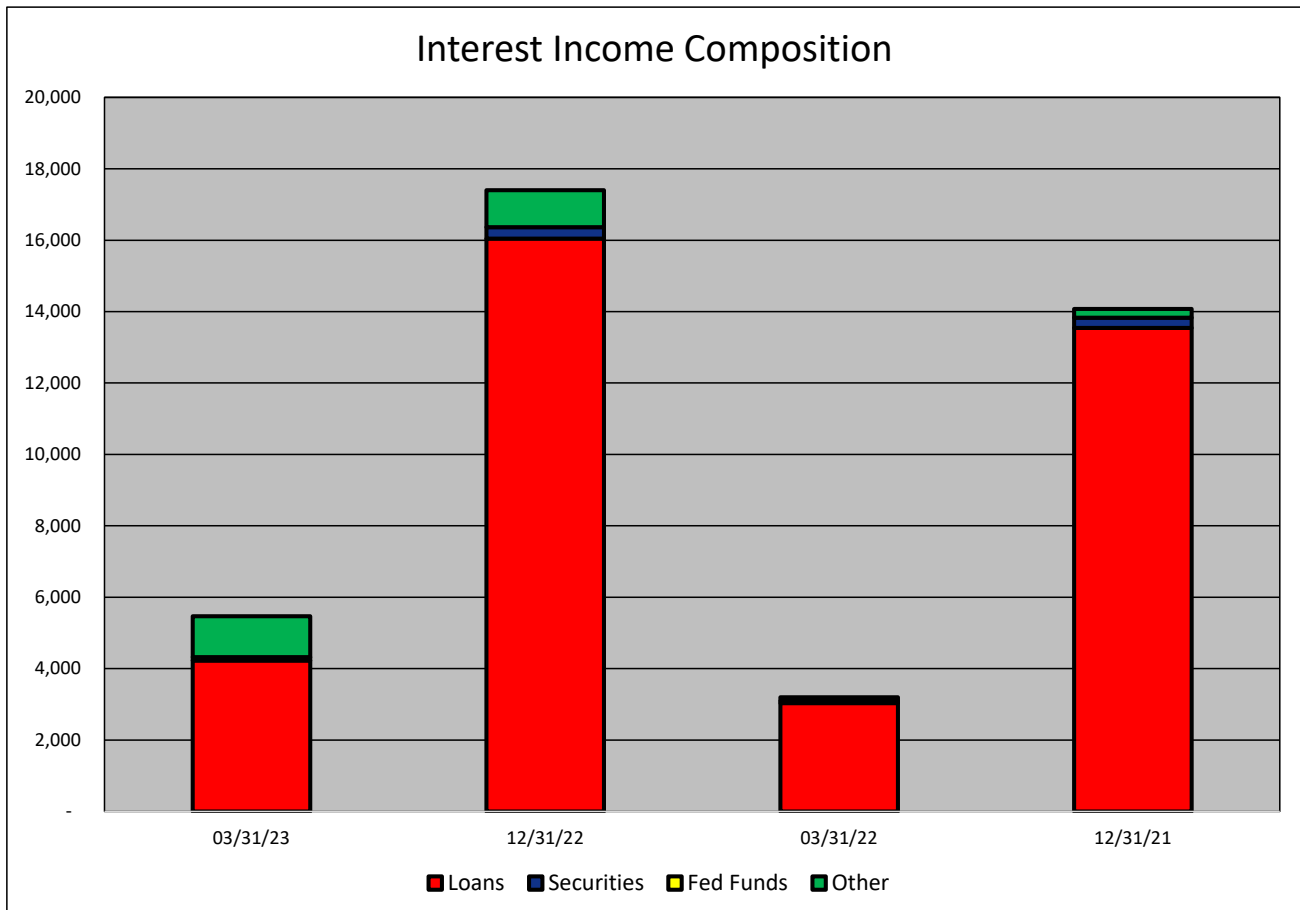


**INTEREST INCOME COMPOSITION- Florida Capital Bank, National Association**  
(Dollars in Thousands)

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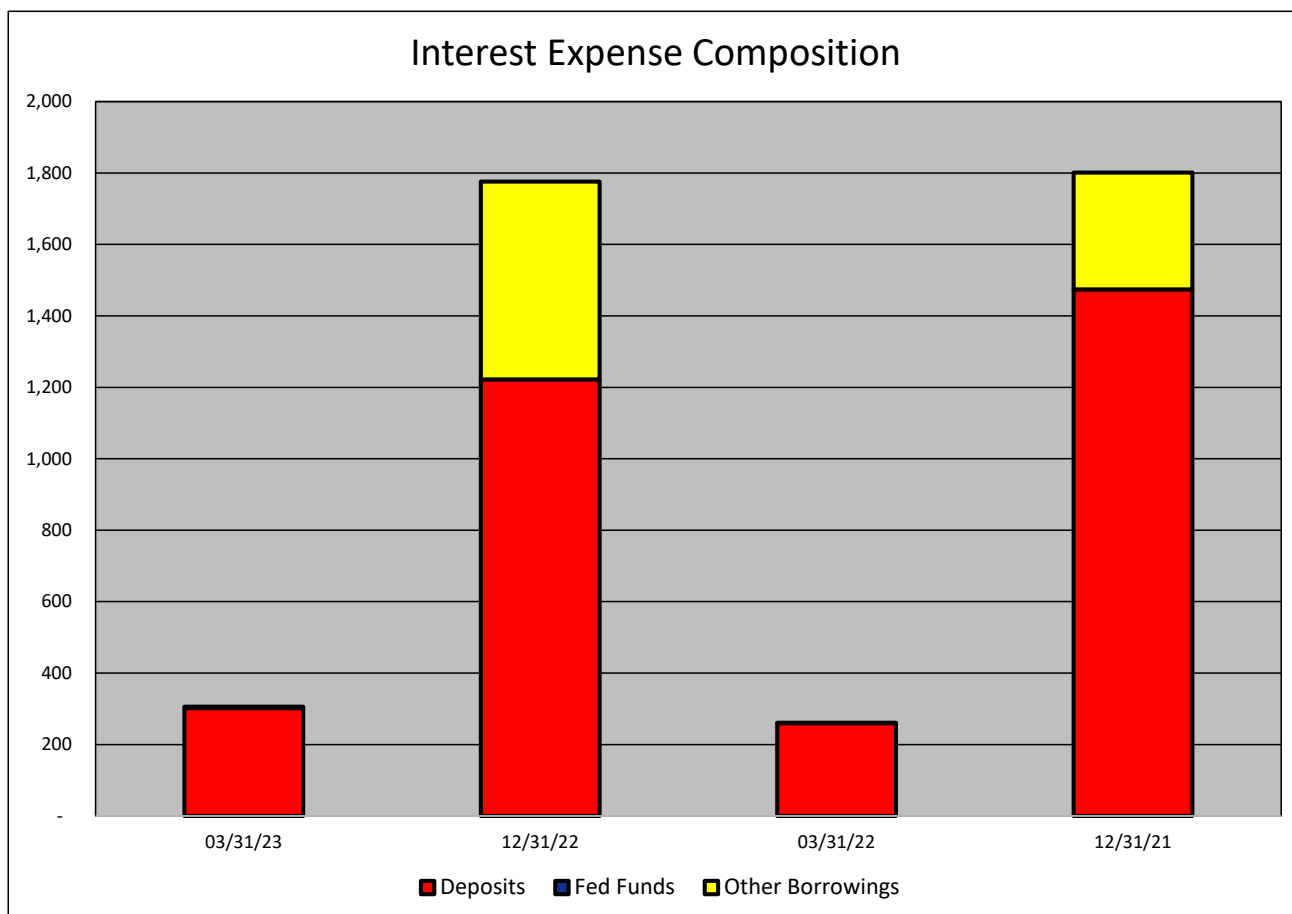
**INTEREST INCOME CATEGORY**

Loans	4,227	16,047	3,033	13,541	1,194	39.37
Securities	96	315	65	286	31	47.69
Fed Funds	-	-	-	-	-	NA
Other	1,144	1,040	99	246	1,045	1,055.56
<b>Total Int Income</b>	<b>5,467</b>	<b>17,402</b>	<b>3,197</b>	<b>14,073</b>	<b>2,270</b>	<b>71.00</b>



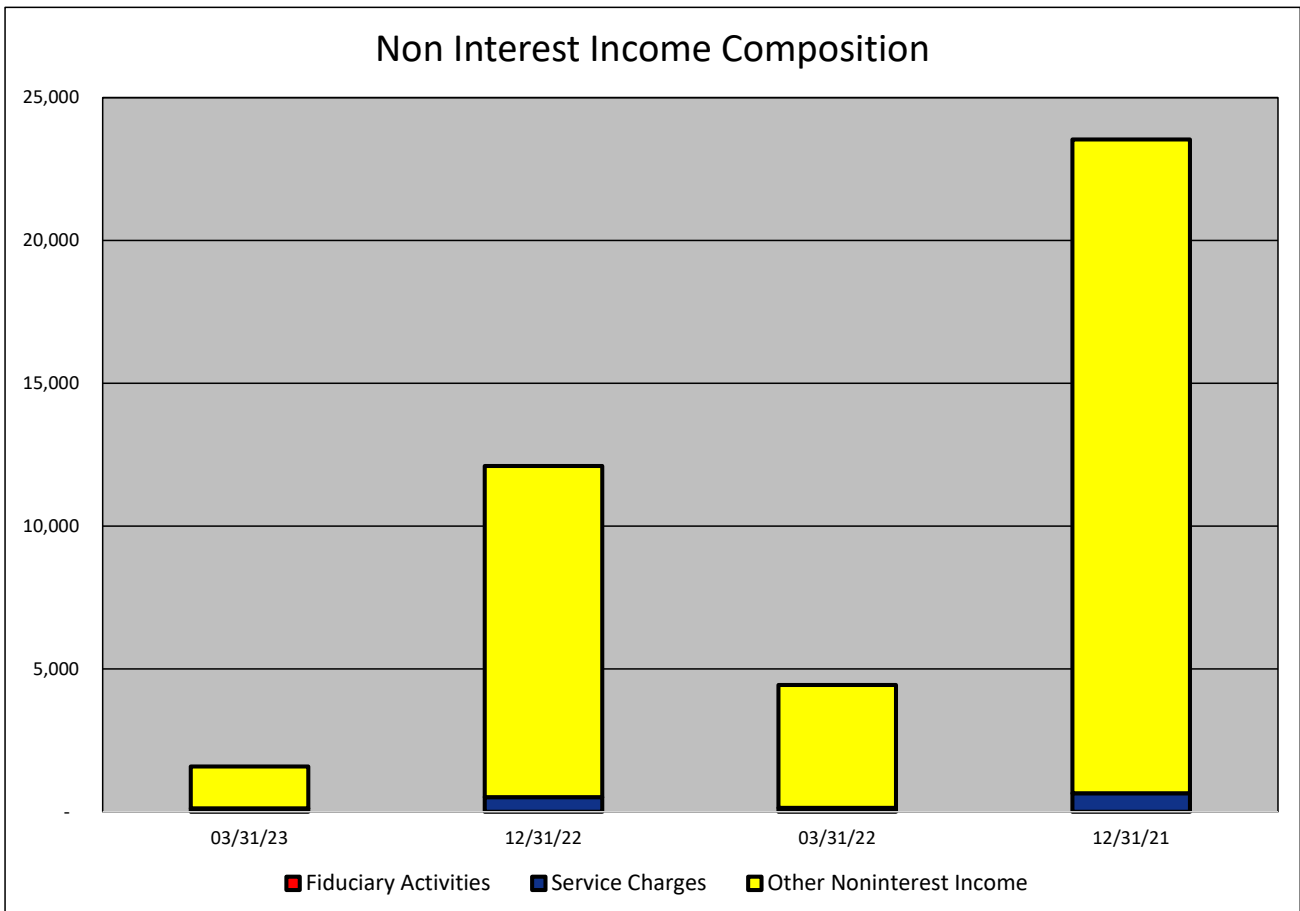
**INTEREST EXPENSE COMPOSITION- Florida Capital Bank, National Association**  
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST EXPENSE CATEGORY</b>						
Deposits	302	1,222	260	1,474	42	16.15
Fed Funds	-	-	-	-	-	NA
Other Borrowings	4	554	1	327	3	300.00
<b>Total Int Expense</b>	<b>306</b>	<b>1,776</b>	<b>261</b>	<b>1,801</b>	<b>45</b>	<b>17.24</b>



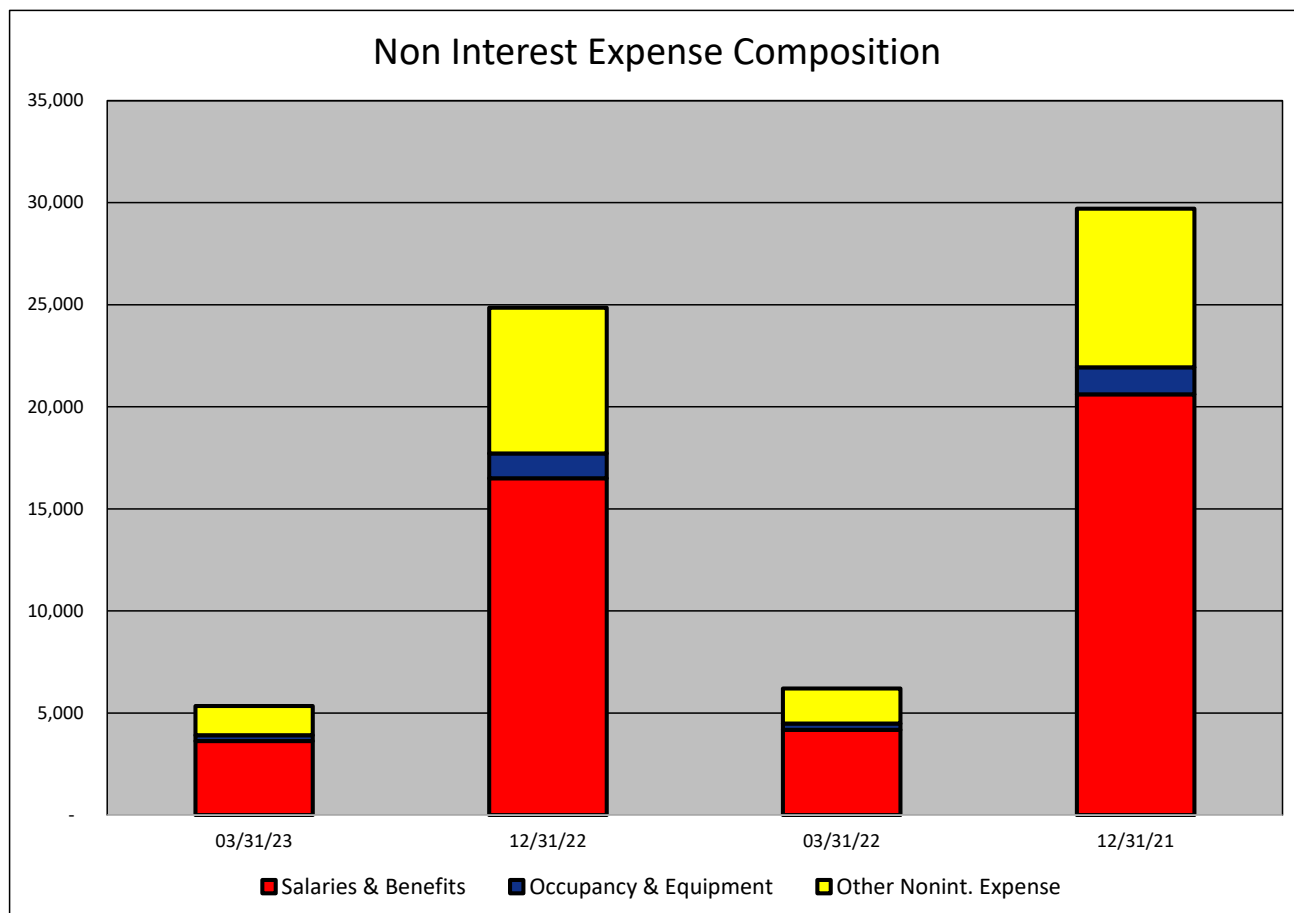
**NONINTEREST INCOME COMPOSITION- Florida Capital Bank, National Association**  
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST INCOME CATEGORY</b>						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	119	516	138	647	(19)	(13.77)
Other Noninterest Income	1,467	11,590	4,299	22,885	(2,832)	(65.88)
<b>Total Nonint. Income</b>	<b>1,586</b>	<b>12,106</b>	<b>4,437</b>	<b>23,532</b>	<b>(2,851)</b>	<b>(64.26)</b>



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

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST EXPENSE CATEGORY</b>						
Salaries & Benefits	3,622	16,494	4,175	20,613	(553)	(13.25)
Occupancy & Equipment	294	1,218	313	1,318	(19)	(6.07)
Other Nonint. Expense	1,424	7,139	1,711	7,781	(287)	(16.77)
<b>Total Nonint. Expense</b>	<b>5,340</b>	<b>24,851</b>	<b>6,199</b>	<b>29,712</b>	<b>(859)</b>	<b>(13.86)</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	190,899	105,399	<b>81.12</b>
Community State Bank	248,268	207,632	<b>19.57</b>
One Florida Bank	1,576,070	1,385,269	<b>13.77</b>
Lafayette State Bank	198,048	175,579	<b>12.80</b>
First Federal Bank	3,932,818	3,500,117	<b>12.36</b>
Capital City Bank	4,402,943	4,301,533	<b>2.36</b>
Peoples Bank Of Graceville	115,727	113,804	<b>1.69</b>
Pnb Community Bank	150,813	151,966	<b>(0.76)</b>
Tiaa, Fsb	36,801,333	37,942,771	<b>(3.01)</b>
Madison County Community Bank	170,134	178,599	<b>(4.74)</b>
Bank Of Pensacola	148,103	156,522	<b>(5.38)</b>
Prime Meridian Bank	816,173	866,103	<b>(5.76)</b>
Florida Capital Bank, National Association	457,959	508,355	<b>(9.91)</b>
Intracoastal Bank	495,345	551,554	<b>(10.19)</b>
Fnbt Bank	596,511	677,776	<b>(11.99)</b>
First National Bank Northwest Florida	178,980	216,417	<b>(17.30)</b>

<b>Select Peer Average</b>	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	<b>149.44</b>
Bank Of Pensacola	59,893	44,142	<b>35.68</b>
Capital City Bank	2,692,002	2,036,324	<b>32.20</b>
Lafayette State Bank	137,250	107,060	<b>28.20</b>
One Florida Bank	1,105,578	879,518	<b>25.70</b>
Prime Meridian Bank	619,035	496,654	<b>24.64</b>
Florida Capital Bank, National Association	381,059	323,125	<b>17.93</b>
Peoples Bank Of Graceville	38,571	33,452	<b>15.30</b>
Pnb Community Bank	106,524	93,640	<b>13.76</b>
Madison County Community Bank	82,295	73,185	<b>12.45</b>
Intracoastal Bank	336,582	301,686	<b>11.57</b>
First Federal Bank	1,071,804	1,009,121	<b>6.21</b>
First National Bank Northwest Florida	60,988	59,132	<b>3.14</b>
Fnbt Bank	209,923	209,896	<b>0.01</b>
Tiaa, Fsb	30,509,842	31,337,360	<b>(2.64)</b>
Community State Bank	76,354	86,545	<b>(11.78)</b>

<b>Select Peer Average</b>	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	<b>13.91</b>	0.00	0.00	0.00
Florida Capital Bank, National Association	14.15	<b>13.75</b>	20.45	21.71	20.45
First National Bank Northwest Florida	12.87	<b>12.62</b>	42.31	43.57	42.31
Community State Bank	16.77	<b>12.47</b>	0.00	0.00	0.00
Fnbt Bank	10.57	<b>10.66</b>	25.08	26.34	25.08
Peoples Bank Of Graceville	3.70	<b>10.23</b>	30.95	32.01	30.95
Prime Meridian Bank	9.10	<b>10.13</b>	13.07	13.83	13.07
Tiaa, Fsb	9.59	<b>9.41</b>	14.60	15.55	14.60
Intracoastal Bank	5.44	<b>9.38</b>	10.64	11.89	10.64
Madison County Community Bank	4.58	<b>9.06</b>	14.88	16.14	14.88
Pnb Community Bank	7.12	<b>9.05</b>	0.00	0.00	0.00
One Florida Bank	7.76	<b>8.96</b>	10.09	10.84	10.09
First Federal Bank	6.79	<b>8.70</b>	16.34	17.03	16.34
Capital City Bank	9.60	<b>8.55</b>	13.38	14.41	13.38
Bank Of Pensacola	8.25	<b>8.40</b>	23.43	24.48	23.43
Lafayette State Bank	4.76	<b>7.91</b>	9.98	11.23	9.98

<b>Select Peer Average</b>	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	<b>120.96</b>	82.90	12.15
Florida Capital Bank, National Association	<b>103.29</b>	<b>83.21</b>	<b>3.16</b>
Prime Meridian Bank	<b>86.10</b>	75.85	17.34
Pnb Community Bank	<b>77.25</b>	70.63	16.48
Lafayette State Bank	<b>76.65</b>	69.30	17.60
One Florida Bank	<b>76.64</b>	70.15	8.82
Intracoastal Bank	<b>72.69</b>	67.95	26.36
Capital City Bank	<b>69.31</b>	61.14	23.79
Madison County Community Bank	<b>51.85</b>	48.37	42.20
Bank Of Pensacola	<b>44.17</b>	40.44	51.10
Fnbt Bank	<b>39.48</b>	35.19	30.16
First National Bank Northwest Florida	<b>39.33</b>	34.08	7.11
Community State Bank	<b>37.09</b>	30.75	24.19
Peoples Bank Of Graceville	<b>34.76</b>	33.33	59.46
The Warrington Bank	<b>30.90</b>	26.36	71.60
First Federal Bank	<b>30.14</b>	27.25	57.90

<b>Select Peer Average</b>	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	<b>2.09</b>	17.04
Fnbt Bank	592,949	<b>2.08</b>	20.07
Intracoastal Bank	487,559	<b>1.84</b>	34.71
Capital City Bank	4,446,157	<b>1.41</b>	15.05
Prime Meridian Bank	817,412	<b>1.30</b>	14.61
Madison County Community Bank	166,856	<b>1.13</b>	25.25
Peoples Bank Of Graceville	115,746	<b>1.12</b>	32.81
Lafayette State Bank	190,202	<b>0.91</b>	19.16
One Florida Bank	1,474,447	<b>0.86</b>	10.58
First Federal Bank	4,071,708	<b>0.82</b>	13.01
Florida Capital Bank, National Association	475,898	<b>0.79</b>	5.80
Bank Of Pensacola	145,344	<b>0.69</b>	8.22
Tiaa, Fsb	37,213,115	<b>0.67</b>	7.04
The Warrington Bank	198,648	<b>0.57</b>	4.11
Community State Bank	244,243	<b>0.52</b>	3.09
Pnb Community Bank	151,030	<b>0.14</b>	1.98

<b>Select Peer Average</b>	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	<b>48.41</b>	5.97
Intracoastal Bank	0.21	1.87	<b>52.25</b>	10.77
Fnbt Bank	1.00	1.36	<b>53.29</b>	7.46
Prime Meridian Bank	0.27	1.88	<b>53.87</b>	7.49
Peoples Bank Of Graceville	0.26	1.28	<b>56.52</b>	8.90
Madison County Community Bank	0.58	1.93	<b>61.23</b>	5.67
Bank Of Pensacola	0.19	1.40	<b>63.69</b>	13.46
Capital City Bank	2.07	1.60	<b>63.70</b>	5.71
One Florida Bank	0.08	2.03	<b>66.55</b>	9.98
Pnb Community Bank	0.30	2.80	<b>67.68</b>	3.97
Tiaa, Fsb	0.82	1.18	<b>69.03</b>	22.73
The Warrington Bank	0.18	1.56	<b>69.53</b>	5.97
Lafayette State Bank	1.25	2.56	<b>72.90</b>	3.88
First Federal Bank	1.52	1.41	<b>73.09</b>	6.19
Community State Bank	0.65	3.41	<b>76.17</b>	6.21
Florida Capital Bank, National Association	1.33	3.16	<b>79.15</b>	3.42

<b>Select Peer Average</b>	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	<b>0.00</b>	0.00
Fnbt Bank	2.12	0.00	<b>0.00</b>	0.01
First National Bank Northwest Florida	2.01	0.00	<b>0.00</b>	0.00
Intracoastal Bank	1.55	0.01	<b>0.01</b>	0.11
Peoples Bank Of Graceville	0.97	0.06	<b>0.02</b>	0.47
One Florida Bank	0.85	0.09	<b>0.06</b>	0.72
The Warrington Bank	0.90	0.36	<b>0.09</b>	0.64
Capital City Bank	0.98	0.17	<b>0.10</b>	1.28
Madison County Community Bank	1.92	0.31	<b>0.15</b>	2.75
Prime Meridian Bank	0.78	0.22	<b>0.17</b>	1.71
Florida Capital Bank, National Association	1.32	0.31	<b>0.26</b>	0.23
Lafayette State Bank	1.69	0.70	<b>0.48</b>	8.18
First Federal Bank	1.13	3.42	<b>0.93</b>	2.03
Pnb Community Bank	1.34	1.66	<b>1.17</b>	14.49
Community State Bank	1.25	5.59	<b>2.24</b>	18.74
Tiaa, Fsb	0.73	3.42	<b>2.87</b>	9.12

<b>Select Peer Average</b>	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	<b>4.15</b>	31.80	0.81	0.00	24.19
Pnb Community Bank	<b>4.01</b>	3.82	3.25	0.00	16.48
Lafayette State Bank	<b>3.45</b>	0.09	4.42	0.00	17.60
Capital City Bank	<b>1.92</b>	6.89	0.00	14.80	8.98
Madison County Community Bank	<b>1.73</b>	1.09	0.00	0.00	42.20
Bank Of Pensacola	<b>1.31</b>	6.38	0.00	51.10	0.00
Prime Meridian Bank	<b>1.27</b>	0.62	0.90	1.45	15.90
The Warrington Bank	<b>1.15</b>	0.00	0.00	71.08	0.52
One Florida Bank	<b>1.05</b>	18.93	0.00	0.00	8.82
First National Bank Northwest Florida	<b>0.95</b>	57.34	0.11	5.55	1.56
Florida Capital Bank, National Association	<b>0.92</b>	8.89	0.00	0.00	3.16
Intracoastal Bank	<b>0.88</b>	1.97	0.00	0.00	26.36
Peoples Bank Of Graceville	<b>0.79</b>	5.78	0.00	45.68	13.79
First Federal Bank	<b>0.62</b>	2.26	0.00	0.00	57.89
Fnbt Bank	<b>0.42</b>	32.13	0.00	30.16	0.00
Tiaa, Fsb	<b>0.11</b>	2.64	0.00	0.11	12.01

<b>Select Peer Average</b>	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	<b>75.56</b>	0.48	0.00	0.03
Prime Meridian Bank	<b>74.26</b>	1.29	0.00	0.00
Pnb Community Bank	<b>69.68</b>	1.68	0.00	0.00
One Florida Bank	<b>69.55</b>	0.71	0.00	0.00
Tiaa, Fsb	<b>68.44</b>	0.08	0.02	0.09
Lafayette State Bank	<b>68.13</b>	2.71	0.00	0.00
Intracoastal Bank	<b>66.89</b>	1.19	0.00	0.00
Capital City Bank	<b>59.29</b>	2.42	0.00	2.18
Madison County Community Bank	<b>47.44</b>	3.18	0.00	0.00
Bank Of Pensacola	<b>40.07</b>	0.70	0.00	0.00
Fnbt Bank	<b>34.24</b>	1.78	0.00	0.00
First National Bank Northwest Florida	<b>33.39</b>	0.57	0.00	0.02
Peoples Bank Of Graceville	<b>33.01</b>	0.07	0.00	0.00
Community State Bank	<b>30.37</b>	1.59	0.53	5.18
The Warrington Bank	<b>26.12</b>	0.62	0.00	0.00
First Federal Bank	<b>25.88</b>	1.02	0.00	5.23

<b>Select Peer Average</b>	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	<b>60.23</b>	34.53	94.76	0.00	5.24
Community State Bank	<b>46.98</b>	53.02	100.00	0.00	0.00
Bank Of Pensacola	<b>42.97</b>	57.03	100.00	0.00	0.00
Capital City Bank	<b>42.42</b>	56.26	98.68	0.11	1.21
Lafayette State Bank	<b>38.15</b>	57.32	95.47	0.00	4.53
One Florida Bank	<b>29.34</b>	70.54	99.88	0.00	0.12
Pnb Community Bank	<b>29.20</b>	70.80	100.00	0.00	0.00
Intracoastal Bank	<b>29.16</b>	70.84	100.00	0.00	0.00
First National Bank Northwest Florida	<b>28.25</b>	71.75	100.00	0.00	0.00
The Warrington Bank	<b>28.17</b>	71.74	99.91	0.09	0.00
Prime Meridian Bank	<b>27.30</b>	70.24	97.54	0.00	2.46
Madison County Community Bank	<b>24.44</b>	73.97	98.40	1.60	0.00
Peoples Bank Of Graceville	<b>23.44</b>	76.56	100.00	0.00	0.00
First Federal Bank	<b>9.66</b>	88.55	98.21	0.00	1.79
Fnbt Bank	<b>4.58</b>	95.42	100.00	0.00	0.00
Tiaa, Fsb	<b>2.03</b>	74.62	76.65	0.00	23.35

<b>Select Peer Average</b>	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	<b>5.53</b>	83.07
Pnb Community Bank	4.71	0.19	<b>4.58</b>	93.57
Florida Capital Bank, National Association	4.79	0.88	<b>4.52</b>	95.92
First National Bank Northwest Florida	5.00	0.91	<b>4.38</b>	90.75
Lafayette State Bank	4.81	1.20	<b>4.08</b>	96.69
Capital City Bank	4.32	0.35	<b>4.03</b>	91.41
Prime Meridian Bank	4.73	1.20	<b>3.90</b>	95.27
Intracoastal Bank	4.60	1.30	<b>3.75</b>	100.26
Fnbt Bank	4.43	0.76	<b>3.71</b>	92.21
Madison County Community Bank	4.17	1.06	<b>3.37</b>	101.38
One Florida Bank	4.72	2.46	<b>3.15</b>	98.13
First Federal Bank	4.24	1.53	<b>2.78</b>	88.91
Peoples Bank Of Graceville	3.49	1.39	<b>2.45</b>	98.71
Bank Of Pensacola	2.64	0.51	<b>2.37</b>	97.23
The Warrington Bank	2.46	0.17	<b>2.36</b>	98.65
Tiaa, Fsb	4.55	2.81	<b>2.09</b>	99.14

<b>Select Peer Average</b>	4.33	1.06	2.46	95.08
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