

Intracoastal Bank

Palm Coast, FL

Established
6/16/2008

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, 2022

Institution name	Total Assets (\$'000's)
Tiaa, Fsb	37,942,771
Capital City Bank	4,301,533
First Federal Bank	3,500,117
One Florida Bank	1,385,269
Drummond Community Bank	1,025,016
Prime Meridian Bank	866,103
Fnbt Bank	677,776
Beach Bank	619,652
Intracoastal Bank	551,554
Florida Capital Bank, National Association	508,355
First National Bank Northwest Florida	216,417
Community State Bank	207,632
Madison County Community Bank	178,599
Lafayette State Bank	175,579
Bank Of Pensacola	156,522
Pnb Community Bank	151,966
Peoples Bank Of Graceville	113,804
The Warrington Bank	105,399
Bank Of The South	93,007

Institution name	Return on Avg Assets (%)
Intracoastal Bank	1.49
Peoples Bank Of Graceville	1.19
Prime Meridian Bank	1.11
Tiaa, Fsb	1.08
Drummond Community Bank	1.07
Capital City Bank	0.79
Fnbt Bank	0.78
First Federal Bank	0.73
Florida Capital Bank, National Association	0.71
One Florida Bank	0.69
Madison County Community Bank	0.68
Pnb Community Bank	0.60
Beach Bank	0.42
Lafayette State Bank	0.36
Bank Of Pensacola	0.24
First National Bank Northwest Florida	0.21
Community State Bank	0.21
The Warrington Bank	(0.10)
Bank Of The South	(0.12)

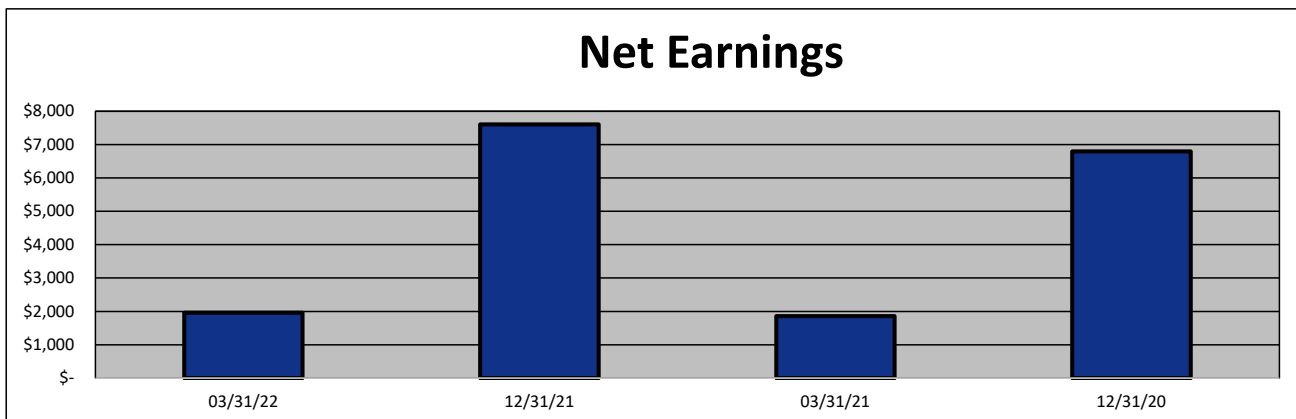
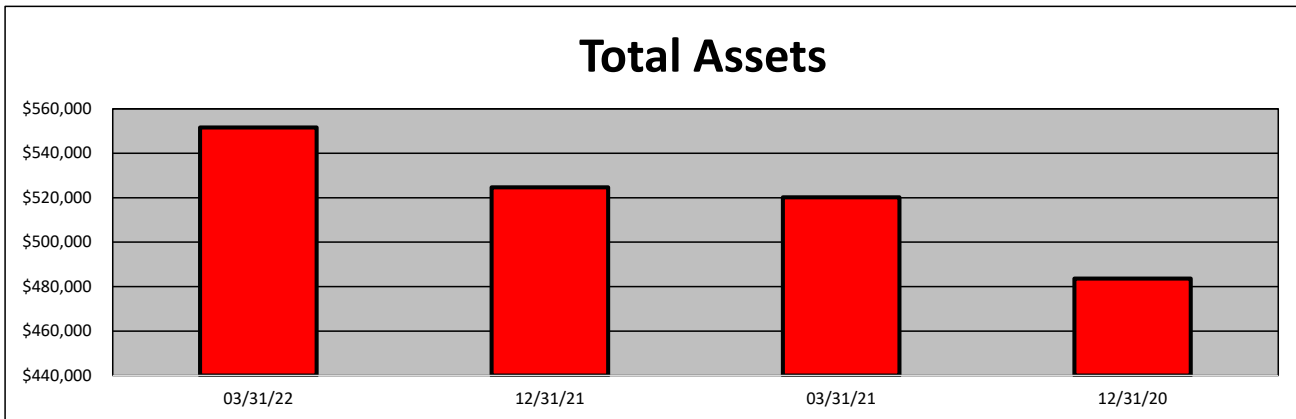
EXECUTIVE SUMMARY - Intracoastal Bank
(Percentage)

Period Ending	03/31/22	12/31/21	03/31/21	12/31/20	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	5.74	8.19	8.08	8.98	9.41	8.97
Leverage Ratio	8.02	8.26	8.79	8.85	9.61	9.70
Tier 1 Cap/Risk Based Assets	10.71	11.53	12.14	12.70	12.53	12.89
Risk Based Ratio	11.91	12.77	13.39	13.95	13.38	13.77
Common Equity Tier 1 Capital Ratio	10.71	11.53	12.14	12.70	12.50	12.89
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	58.35	61.91	63.97	68.04	68.26	53.50
Loans/Assets	54.70	56.41	55.79	58.40	55.23	46.74
Securities/Assets	24.34	26.85	19.79	18.85	16.80	29.54
PROFITABILITY:						
Return on Avg Assets	1.49	1.50	1.53	1.60	0.84	0.64
Return on Avg Equity	21.03	17.58	17.40	18.36	9.50	7.55
Nonint Income/Avg Assets	0.14	0.13	0.12	0.13	0.87	0.85
Net Overhead Ratio	1.65	1.69	1.59	1.48	1.77	1.69
Efficiency Ratio	53.21	53.43	52.69	46.03	68.65	76.48
Assets (per million) per Employee	13.45	12.49	13.00	12.09	9.09	8.04
ASSET QUALITY:						
Reserves/Loans	1.57	1.56	1.46	1.50	1.34	1.40
Nonperforming Loans/Total Loans	0.00	0.00	0.02	0.02	0.74	0.74
Nonperforming Assets/Total Assets	0.00	0.00	0.01	0.01	0.53	0.55
Adjusted Texas Ratio	0.00	0.00	0.12	0.11	4.05	3.55
YIELDS & COSTS:						
Yield on earning assets	3.49	3.63	3.50	3.91	3.30	2.84
Cost of funds	0.22	0.34	0.41	0.59	0.46	0.29
Net interest margin	3.35	3.40	3.22	3.50	2.64	2.40
Avg Earning Assets/Avg Assets	96.02	96.21	96.81	96.18	90.01	94.35

SELECTED FINANCIAL DATA - Intracoastal Bank
(Dollars in Thousands)

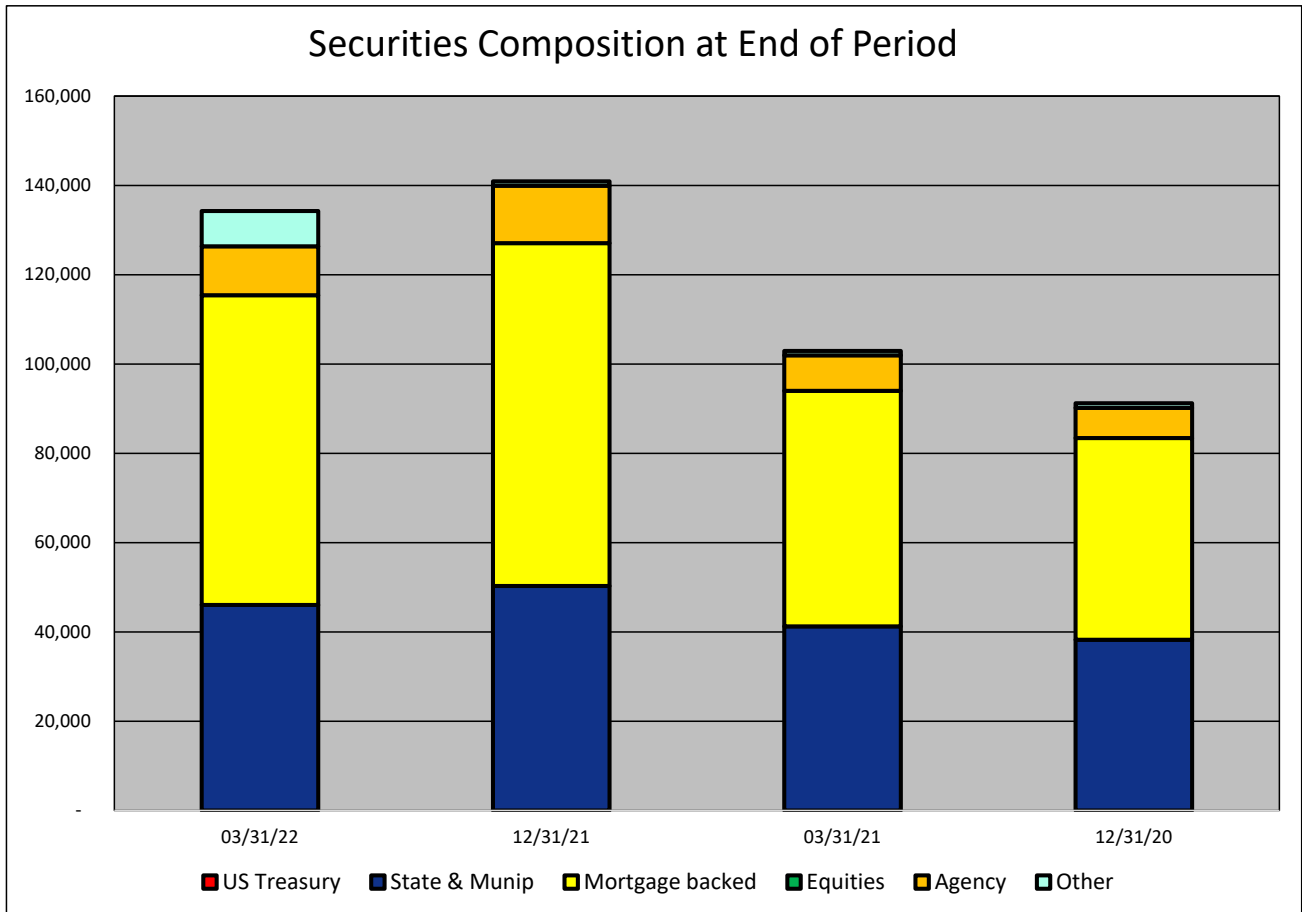
As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	551,554	524,706	520,192	483,613	31,362	6.03
Cash and Equivalents	101,670	73,710	115,500	98,301	(13,830)	(11.97)
Securities	134,269	140,905	102,944	91,183	31,325	30.43
Loans, net	301,686	295,971	290,219	282,424	11,467	3.95
Deposit Accounts	517,021	478,105	453,711	415,074	63,310	13.95
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	31,632	42,980	42,016	43,406	(10,384)	(24.71)

Period Ending	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	1,961	7,606	1,858	6,794	103	5.54
Interest Income	4,400	17,677	4,124	15,981	276	6.69
Interest Expense	180	1,098	328	1,701	(148)	(45.12)
Net Interest Income	4,220	16,579	3,796	14,280	424	11.17
Prov for Loan Loss	93	392	-	1,168	93	NA
Noninterest income	179	654	144	536	35	24.31
Gain on Sale of Securities	-	(6)	-	(15)	-	NA
Noninterest Expense	2,345	9,229	2,082	6,839	263	12.63
Net Operating Income	1,961	7,612	1,858	6,809	103	5.54
Income Taxes	-	-	-	-	-	NA



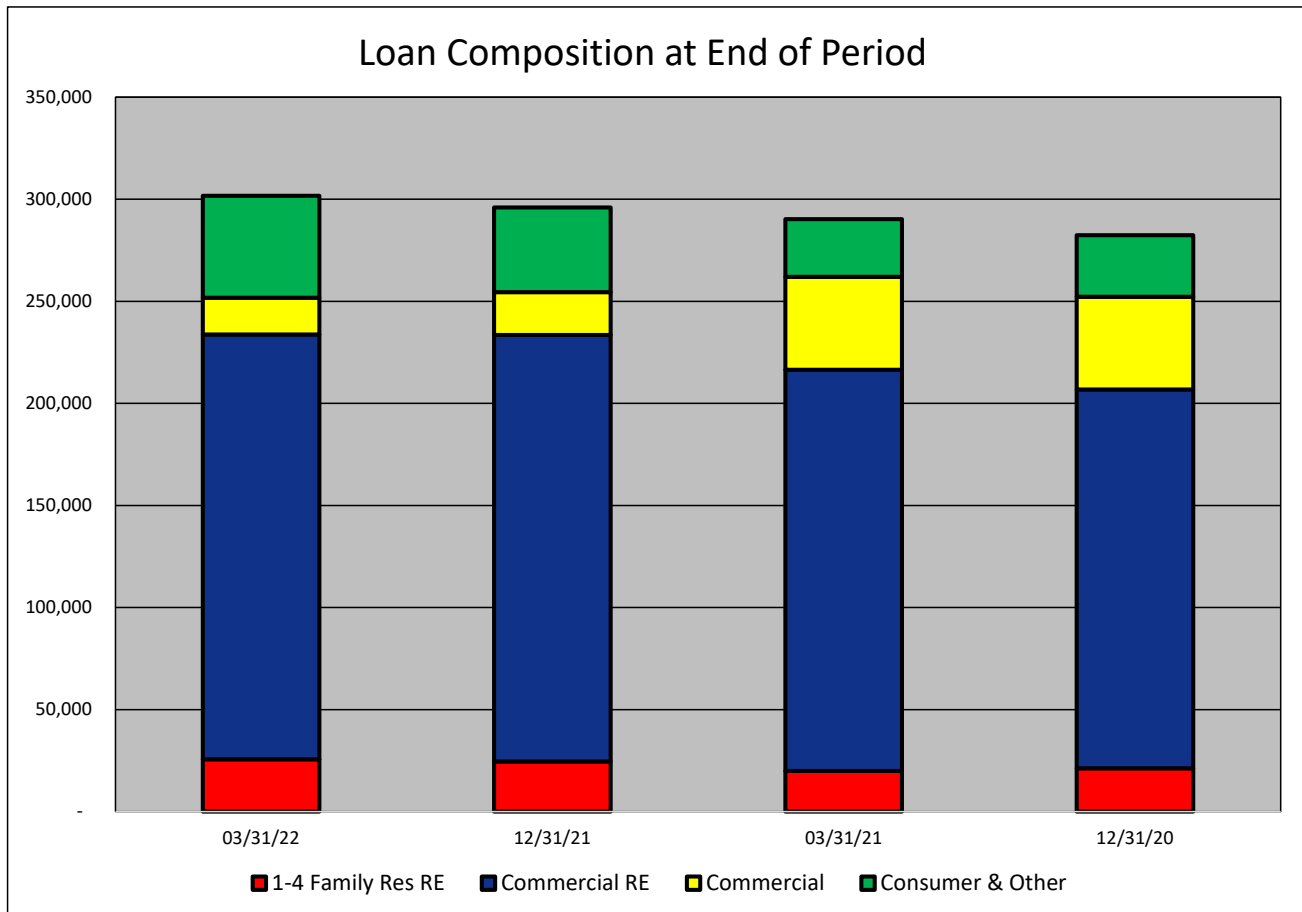
SECURITIES COMPOSITION - Intracoastal Bank
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	-	-	-	-	-	NA
State & Munip	46,042	50,297	41,234	38,223	4,808	11.66
Mortgage backed	69,363	76,760	52,758	45,197	16,605	31.47
Equities	-	-	-	-	-	NA
Agency	10,937	12,841	7,949	6,764	2,988	37.59
Other	7,927	1,007	1,003	999	6,924	690.33
Total Securities	134,269	140,905	102,944	91,183	31,325	30.43



LOAN PORTFOLIO COMPOSITION - Intracoastal Bank
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	25,643	24,567	19,940	21,250	5,703	28.60
Commercial RE	208,075	208,973	196,504	185,538	11,571	5.89
Commercial	18,008	20,962	45,627	45,494	(27,619)	(60.53)
Consumer & Other	49,960	41,469	28,148	30,142	21,812	77.49
Loans, Net	301,686	295,971	290,219	282,424	11,467	3.95



LOAN PORTFOLIO QUALITY - Intracoastal Bank
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN LOSS RESERVE ACTIVITY:

Beginning Balance	4,629	4,237	4,237	3,069	392	9.25
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	-	-	-	-	NA
Provision Expense	93	392	-	1,168	93	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	4,722	4,629	4,237	4,237	485	11.45

NON-PERFORMING ASSETS:

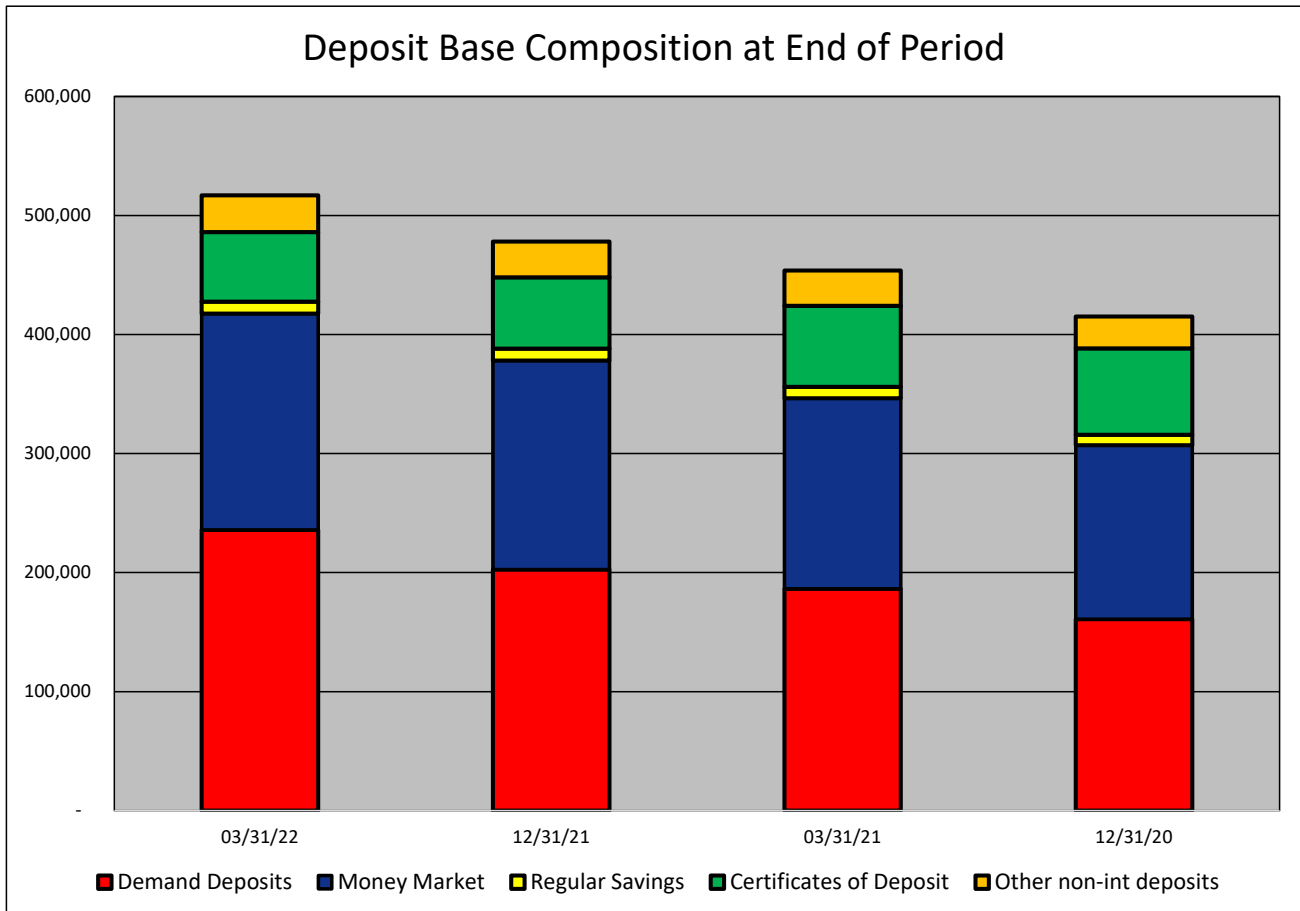
Total-90+ Days Past Due	-	-	54	54	(54)	(100.00)
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	54	54	(54)	(100.00)

DEPOSIT BASE COMPOSITION - Intracoastal Bank
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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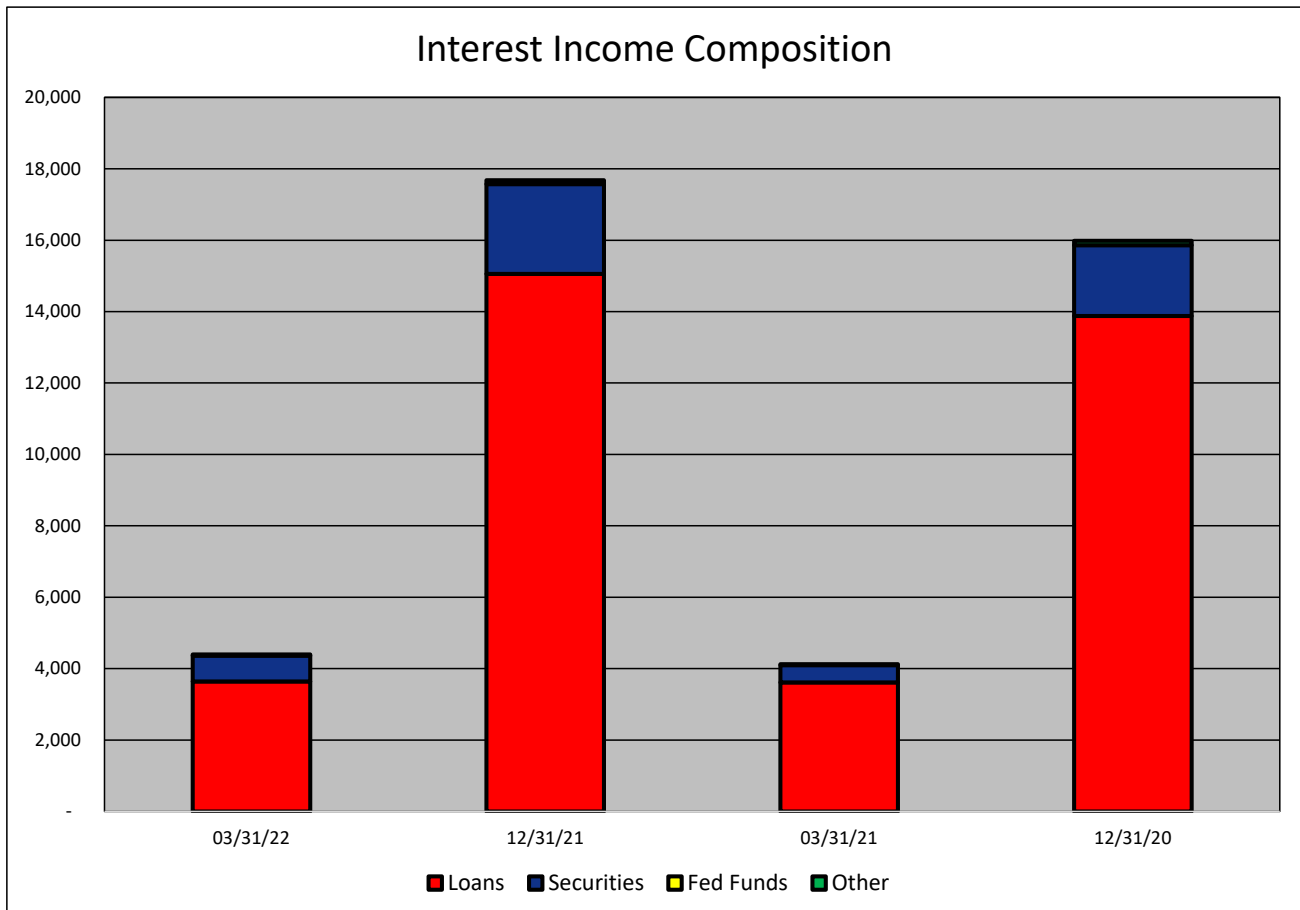
DEPOSIT BASE CATEGORY:

Demand Deposits	235,874	202,519	186,286	160,903	49,588	26.62
Money Market	181,717	175,680	160,090	146,014	21,627	13.51
Regular Savings	9,983	9,882	9,761	8,941	222	2.27
Certificates of Deposit	58,473	59,860	67,904	72,498	(9,431)	(13.89)
Other non-int deposits	30,974	30,164	29,670	26,718	1,304	4.40
Total Deposits	517,021	478,105	453,711	415,074	63,310	13.95



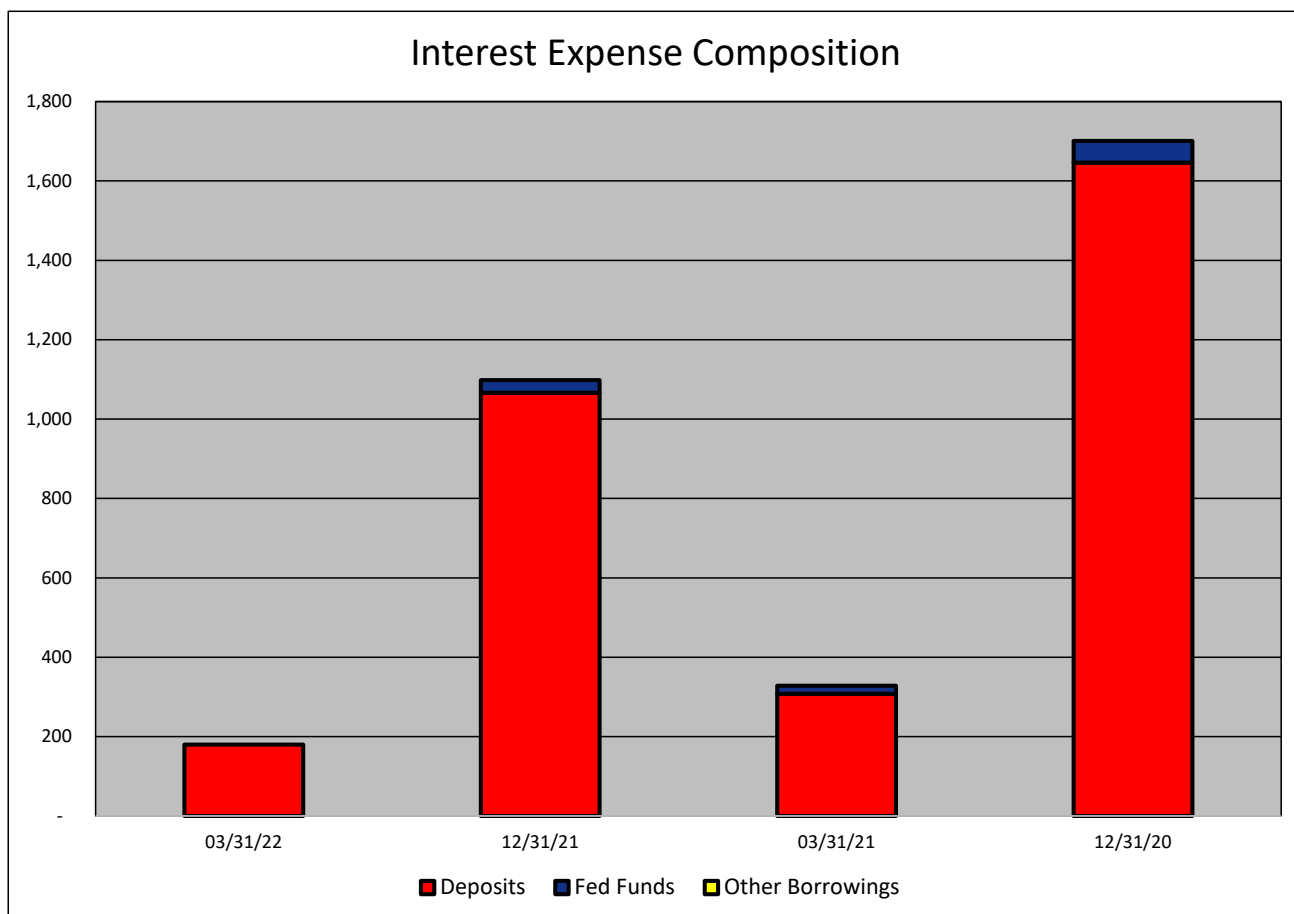
INTEREST INCOME COMPOSITION- Intracoastal Bank
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	3,641	15,056	3,612	13,879	29	0.80
Securities	724	2,513	486	1,979	238	48.97
Fed Funds	-	-	-	-	-	NA
Other	35	108	26	123	9	34.62
Total Int Income	4,400	17,677	4,124	15,981	276	6.69



INTEREST EXPENSE COMPOSITION- Intracoastal Bank
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	180	1,066	308	1,646	(128)	(41.56)
Fed Funds	-	32	20	55	(20)	(100.00)
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	180	1,098	328	1,701	(148)	(45.12)

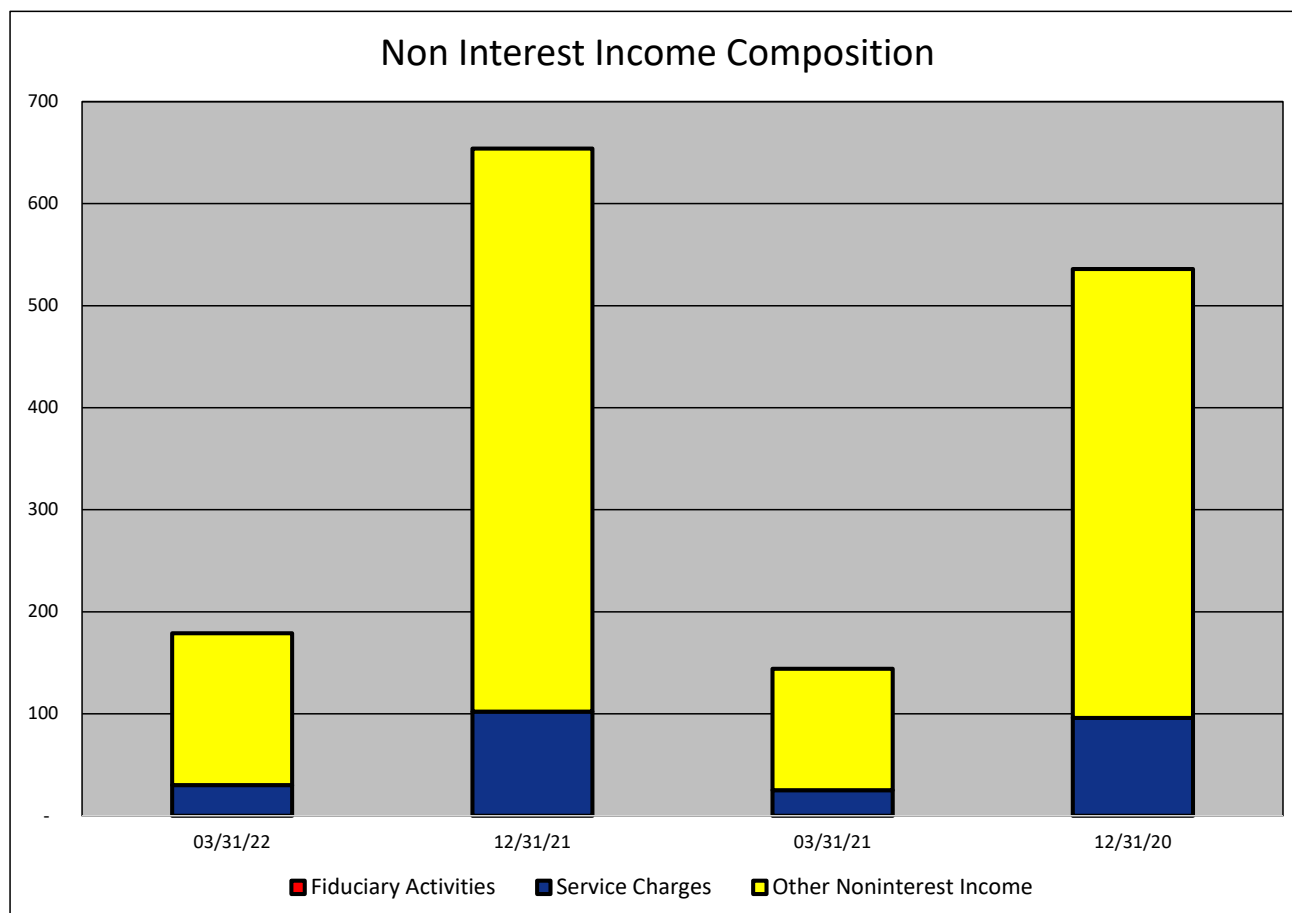


NONINTEREST INCOME COMPOSITION- Intracoastal Bank
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	30	102	25	96	5	20.00
Other Noninterest Income	149	552	119	440	30	25.21
Total Nonint. Income	179	654	144	536	35	24.31

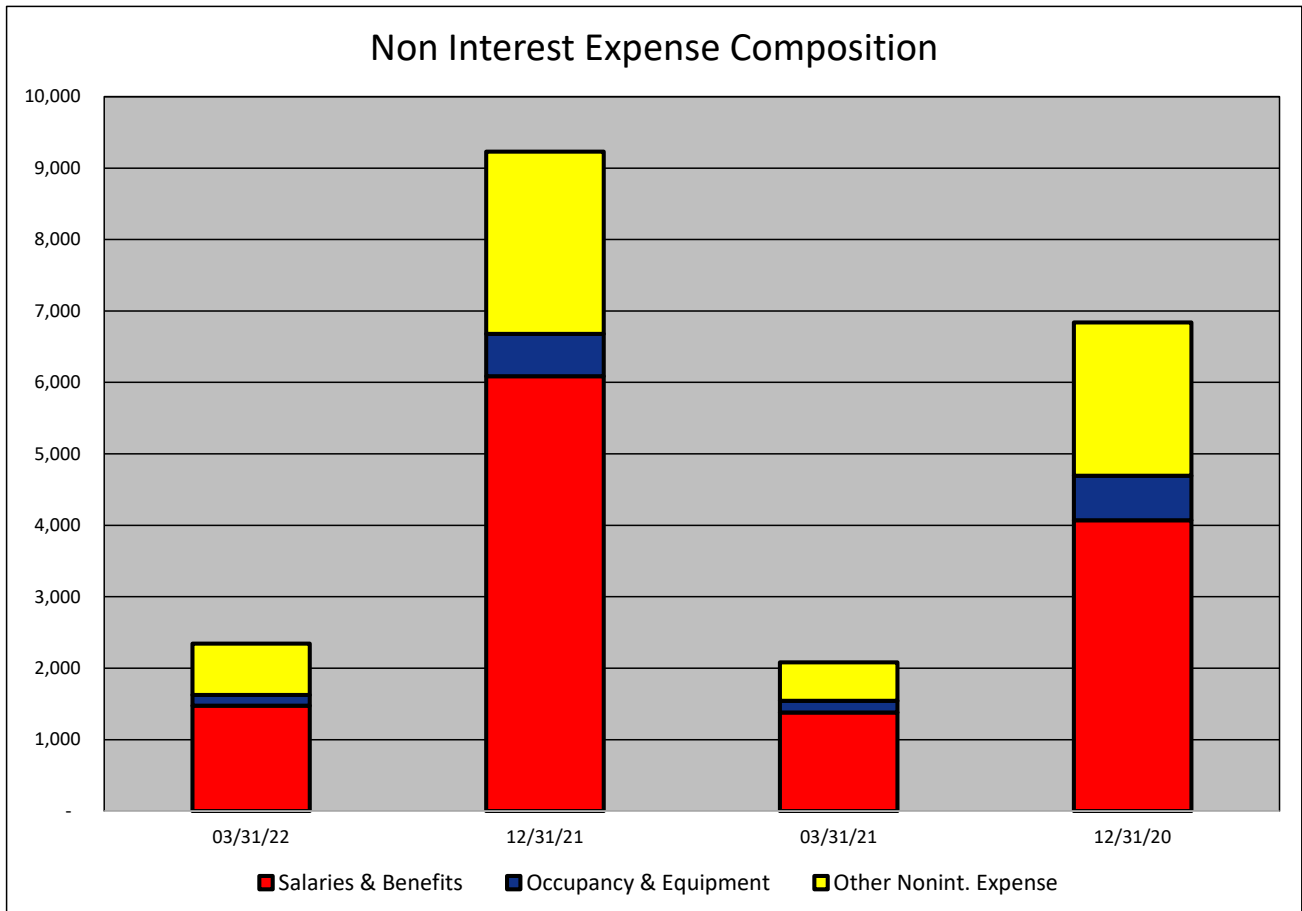


NONINTEREST EXPENSE COMPOSITION- Intracoastal Bank
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	1,475	6,087	1,379	4,072	96	6.96
Occupancy & Equipment	151	592	166	622	(15)	(9.04)
Other Nonint. Expense	719	2,550	537	2,145	182	33.89
Total Nonint. Expense	2,345	9,229	2,082	6,839	263	12.63



PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET

Institution name	Total Assets \$'000		% Change in Assets
	This Year	Last Year	
One Florida Bank	1,385,269	973,123	42.35
Bank Of Pensacola	156,522	125,509	24.71
Prime Meridian Bank	866,103	720,851	20.15
Pnb Community Bank	151,966	126,517	20.12
Drummond Community Bank	1,025,016	859,431	19.27
Fnbt Bank	677,776	586,065	15.65
Madison County Community Bank	178,599	156,797	13.90
Bank Of The South	93,007	82,705	12.46
Capital City Bank	4,301,533	3,924,301	9.61
First National Bank Northwest Florida	216,417	197,765	9.43
Community State Bank	207,632	192,817	7.68
Intracoastal Bank	551,554	520,192	6.03
First Federal Bank	3,500,117	3,330,348	5.10
Beach Bank	619,652	612,804	1.12
The Warrington Bank	105,399	107,266	(1.74)
Tiaa, Fsb	37,942,771	39,164,920	(3.12)
Florida Capital Bank, National Association	508,355	529,766	(4.04)
Peoples Bank Of Graceville	113,804	119,014	(4.38)
Lafayette State Bank	175,579	184,218	(4.69)

Select Peer Average	2,777,741	2,763,916	9.98
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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	
One Florida Bank	879,518	670,602	31.15
Pnb Community Bank	93,640	74,499	25.69
Drummond Community Bank	542,718	450,818	20.39
Lafayette State Bank	107,060	97,414	9.90
Beach Bank	455,734	427,890	6.51
Madison County Community Bank	73,185	69,323	5.57
Intracoastal Bank	301,686	290,219	3.95
Prime Meridian Bank	496,654	499,401	(0.55)
Fnbt Bank	209,896	211,499	(0.76)
Capital City Bank	2,036,324	2,139,808	(4.84)
Tiaa, Fsb	31,337,360	32,982,032	(4.99)
Community State Bank	86,545	94,347	(8.27)
First National Bank Northwest Florida	59,132	71,986	(17.86)
Bank Of Pensacola	44,142	53,939	(18.16)
Peoples Bank Of Graceville	33,452	43,398	(22.92)
Florida Capital Bank, National Association	323,125	420,238	(23.11)
Bank Of The South	21,758	29,739	(26.84)
The Warrington Bank	20,175	27,640	(27.01)
First Federal Bank	1,009,121	1,542,316	(34.57)

Select Peer Average	2,006,907	2,115,637	(4.56)
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PEER GROUP COMPARISONS REPORT
North Florida Group

CAPITAL RATIOS
For the three months ended March 31, 2022

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Bank Of The South	15.58	15.78	0.00	0.00	0.00
The Warrington Bank	15.36	15.29	0.00	0.00	0.00
Florida Capital Bank, National Association	12.48	12.52	22.14	23.40	22.14
Beach Bank	13.18	10.04	11.71	12.82	11.71
Drummond Community Bank	8.34	9.93	0.00	0.00	0.00
Peoples Bank Of Graceville	6.27	9.90	31.60	32.68	31.60
Tiaa, Fsb	10.26	9.89	14.88	15.83	14.88
First National Bank Northwest Florida	9.49	9.76	36.83	38.09	36.83
First Federal Bank	8.86	9.68	19.98	21.24	19.98
Pnb Community Bank	7.66	8.80	0.00	0.00	0.00
Fnbt Bank	8.16	8.76	19.81	21.06	19.81
Prime Meridian Bank	8.04	8.56	13.60	14.70	13.60
Bank Of Pensacola	8.14	8.38	0.00	0.00	0.00
Capital City Bank	9.22	8.32	15.15	16.15	15.15
One Florida Bank	7.87	8.21	10.79	11.62	10.79
Intracoastal Bank	5.74	8.02	10.71	11.91	10.71
Madison County Community Bank	5.51	7.98	14.53	15.78	14.53
Lafayette State Bank	6.01	7.89	11.01	12.19	11.01
Community State Bank	4.29	6.55	12.12	14.21	12.12

Select Peer Average	8.97	9.70	12.89	13.77	12.89
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PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET RATIOS
For the three months ended March 31, 2022

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Tiaa, Fsb	116.51	82.59	12.33
Beach Bank	92.63	73.55	2.80
Florida Capital Bank, National Association	73.37	63.56	3.91
One Florida Bank	69.21	63.49	8.93
Pnb Community Bank	67.91	61.62	17.05
Lafayette State Bank	65.34	60.98	22.66
Prime Meridian Bank	62.90	57.34	12.48
Intracoastal Bank	58.35	54.70	24.34
Drummond Community Bank	58.25	52.95	37.34
Capital City Bank	53.41	47.34	26.40
Community State Bank	43.71	41.68	23.37
Madison County Community Bank	43.64	40.98	41.84
Fnbt Bank	35.60	30.97	30.15
First Federal Bank	32.40	28.83	58.47
Peoples Bank Of Graceville	31.91	29.39	64.77
Bank Of Pensacola	30.77	28.20	45.24
First National Bank Northwest Florida	30.29	27.32	3.79
Bank Of The South	27.74	23.39	59.67
The Warrington Bank	22.64	19.14	65.79

Select Peer Average	53.50	46.74	29.54
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PEER GROUP COMPARISONS REPORT
North Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2022

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Intracoastal Bank	525,368	1.49	21.03
Peoples Bank Of Graceville	117,588	1.19	14.88
Prime Meridian Bank	852,451	1.11	13.50
Tiaa, Fsb	37,325,153	1.08	10.50
Drummond Community Bank	1,002,249	1.07	11.33
Capital City Bank	4,270,001	0.79	8.28
Fnbt Bank	635,086	0.78	9.06
First Federal Bank	3,522,126	0.73	7.41
Florida Capital Bank, National Association	506,549	0.71	5.67
One Florida Bank	1,387,412	0.69	8.75
Madison County Community Bank	170,903	0.68	9.87
Pnb Community Bank	146,200	0.60	7.15
Beach Bank	599,140	0.42	3.12
Lafayette State Bank	172,875	0.36	5.20
Bank Of Pensacola	152,007	0.24	2.86
First National Bank Northwest Florida	210,817	0.21	2.18
Community State Bank	203,886	0.21	4.08
The Warrington Bank	105,631	(0.10)	(0.64)
Bank Of The South	91,801	(0.12)	(0.77)

Select Peer Average	2,736,697	0.64	7.55
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PEER GROUP COMPARISONS REPORT

North Florida Group

PROFITABILITY RATIOS

For the three months ended March 31, 2022

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Intracoastal Bank	0.14	1.65	53.21	13.45
Peoples Bank Of Graceville	0.24	1.27	54.34	8.13
Tiaa, Fsb	1.10	0.75	54.50	26.17
Prime Meridian Bank	0.29	1.46	57.29	8.75
Drummond Community Bank	1.04	2.02	63.72	5.13
One Florida Bank	0.11	1.68	63.76	9.97
Madison County Community Bank	0.53	1.71	70.41	6.38
Fnbt Bank	1.14	1.02	73.65	7.45
Capital City Bank	2.14	1.36	77.98	5.81
First Federal Bank	1.88	1.42	78.44	4.62
Pnb Community Bank	0.31	2.82	79.89	4.22
Bank Of Pensacola	0.18	1.23	81.65	14.23
Florida Capital Bank, National Association	3.50	1.39	84.08	3.30
Beach Bank	1.09	2.12	84.43	5.63
Lafayette State Bank	1.22	2.84	85.33	3.66
First National Bank Northwest Florida	0.05	1.45	87.57	7.21
Community State Bank	0.62	2.30	88.96	5.77
The Warrington Bank	0.25	1.67	106.77	7.03
Bank Of The South	0.26	1.91	107.08	5.81

Select Peer Average	0.85	1.69	76.48	8.04
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PEER GROUP COMPARISONS REPORT
North Florida Group

ASSET QUALITY RATIOS
For the three months ended March 31, 2022

Institution name	Reserves/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bank Of Pensacola	1.11	0.00	0.00	0.00
Bank Of The South	1.14	0.00	0.00	0.00
Intracoastal Bank	1.57	0.00	0.00	0.00
Prime Meridian Bank	1.19	0.00	0.00	0.00
The Warrington Bank	1.23	0.00	0.00	0.00
Fnbt Bank	2.30	0.09	0.03	0.33
Capital City Bank	1.02	0.13	0.06	0.84
One Florida Bank	1.00	0.12	0.07	0.87
Peoples Bank Of Graceville	1.20	0.35	0.10	1.57
Drummond Community Bank	1.78	0.16	0.13	1.46
Madison County Community Bank	2.05	0.34	0.14	2.21
First National Bank Northwest Florida	2.11	0.68	0.19	0.00
Florida Capital Bank, National Association	1.29	0.88	0.56	1.00
Pnb Community Bank	0.97	1.16	0.71	8.64
Community State Bank	1.07	1.81	0.76	16.75
Lafayette State Bank	1.18	0.01	0.76	11.27
First Federal Bank	2.38	3.10	0.89	1.52
Beach Bank	1.20	0.00	1.77	12.63
Tiaa, Fsb	0.75	5.18	4.30	8.32

Select Peer Average	1.40	0.74	0.55	3.55
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2022

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Bank Of Pensacola	4.86	20.89	0.00	45.24	0.00
Bank Of The South	4.49	11.47	0.00	55.36	4.31
Pnb Community Bank	3.30	8.84	7.17	0.00	17.05
Lafayette State Bank	3.05	6.08	1.03	0.00	22.66
Community State Bank	3.01	27.82	0.13	0.00	23.37
The Warrington Bank	2.96	11.27	0.00	51.99	13.80
One Florida Bank	2.50	24.25	0.00	0.00	8.93
Drummond Community Bank	1.99	3.94	0.00	0.55	36.80
Prime Meridian Bank	1.85	23.28	1.87	0.71	11.76
Capital City Bank	1.81	18.38	0.00	12.06	14.34
Madison County Community Bank	1.38	10.95	0.00	0.00	41.84
Intracoastal Bank	1.18	17.25	0.00	0.00	24.34
Peoples Bank Of Graceville	1.03	4.35	0.00	0.00	64.59
Florida Capital Bank, National Association	0.95	27.41	0.00	0.00	3.91
First Federal Bank	0.85	2.83	0.00	0.00	58.47
First National Bank Northwest Florida	0.71	67.85	0.00	1.16	1.70
Beach Bank	0.56	12.01	0.00	0.00	2.80
Fnbt Bank	0.37	36.31	0.00	16.28	13.87
Tiaa, Fsb	0.20	2.30	0.00	0.12	12.17

Select Peer Average	1.95	17.76	0.54	9.66	19.83
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2022

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Tiaa, Fsb	81.97	0.09	0.03	0.85
Beach Bank	72.45	2.57	1.77	0.07
One Florida Bank	62.86	0.65	0.00	0.00
Pnb Community Bank	61.02	1.95	0.00	0.00
Lafayette State Bank	60.26	3.06	0.75	0.00
Prime Meridian Bank	55.37	1.27	0.00	0.00
Intracoastal Bank	53.84	1.06	0.00	0.00
Drummond Community Bank	49.78	2.53	0.05	0.08
Florida Capital Bank, National Association	48.40	0.47	0.00	0.05
Capital City Bank	45.68	2.18	0.00	2.16
Community State Bank	41.24	1.91	0.01	0.19
Madison County Community Bank	40.14	2.39	0.00	0.00
Fnbt Bank	30.00	2.07	0.00	0.00
Peoples Bank Of Graceville	29.04	0.09	0.00	0.00
Bank Of Pensacola	27.89	0.76	0.00	0.00
First National Bank Northwest Florida	26.75	0.55	0.00	0.02
First Federal Bank	24.20	1.16	0.00	4.36
Bank Of The South	23.13	0.75	0.00	0.00
The Warrington Bank	18.91	0.56	0.00	0.00

Select Peer Average	44.89	1.37	0.14	0.41
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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, 2022

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Florida Capital Bank, National Association	52.37	47.52	99.88	0.00	0.12
Drummond Community Bank	50.96	49.04	100.00	0.00	0.00
Capital City Bank	45.65	53.22	98.87	0.11	1.02
Community State Bank	44.84	55.16	100.00	0.00	0.00
Lafayette State Bank	43.78	56.22	100.00	0.00	0.00
Bank Of Pensacola	42.80	57.20	100.00	0.00	0.00
Intracoastal Bank	33.17	66.83	100.00	0.00	0.00
One Florida Bank	33.08	66.78	99.86	0.00	0.14
Pnb Community Bank	32.33	67.67	100.00	0.00	0.00
Bank Of The South	32.32	67.68	100.00	0.00	0.00
Peoples Bank Of Graceville	27.63	70.96	98.59	1.41	0.00
The Warrington Bank	27.49	72.51	100.00	0.00	0.00
First National Bank Northwest Florida	27.21	72.79	100.00	0.00	0.00
Prime Meridian Bank	26.19	73.39	99.58	0.00	0.42
Beach Bank	24.39	68.27	92.66	0.00	7.34
Madison County Community Bank	21.70	78.30	100.00	0.00	0.00
First Federal Bank	8.18	91.14	99.33	0.00	0.67
Fnbt Bank	4.29	90.59	94.88	0.00	5.12
Tiaa, Fsb	2.74	77.63	80.37	0.00	19.63

Select Peer Average	30.59	67.52	98.11	0.08	1.81
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PEER GROUP COMPARISONS REPORT
North Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the three months ended March 31, 2022

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Drummond Community Bank	3.95	0.07	3.89	94.81
Lafayette State Bank	3.97	0.35	3.78	92.77
Pnb Community Bank	3.78	0.06	3.74	96.38
Intracoastal Bank	3.49	0.22	3.35	96.02
Community State Bank	3.17	0.13	3.09	84.48
Beach Bank	3.37	0.52	3.00	90.50
Prime Meridian Bank	3.11	0.29	2.90	94.99
One Florida Bank	3.02	0.34	2.80	96.58
Madison County Community Bank	3.06	0.51	2.67	96.25
Capital City Bank	2.58	0.05	2.54	92.25
Peoples Bank Of Graceville	2.87	0.52	2.53	98.70
First Federal Bank	2.64	0.24	2.49	91.49
Florida Capital Bank, National Association	2.64	0.50	2.43	95.60
Tiaa, Fsb	2.94	0.75	2.29	99.80
Fnbt Bank	2.26	0.17	2.08	85.84
Bank Of The South	1.87	0.10	1.82	97.39
First National Bank Northwest Florida	1.82	0.08	1.76	94.31
The Warrington Bank	1.65	0.09	1.59	97.08
Bank Of Pensacola	1.85	0.48	1.58	97.40
Select Peer Average	2.84	0.29	2.40	94.35