

Lafayette State Bank

Mayo, FL

Established

4/2/1946

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

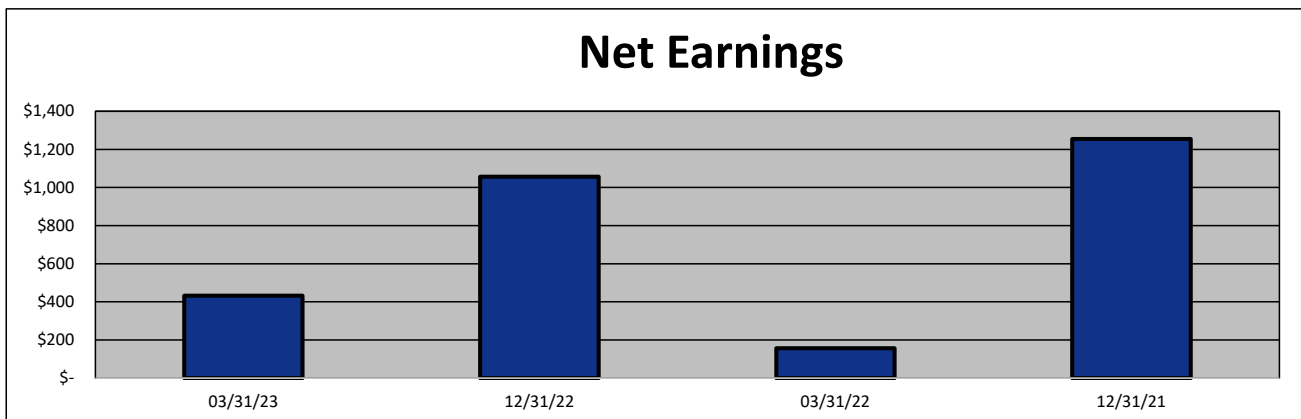
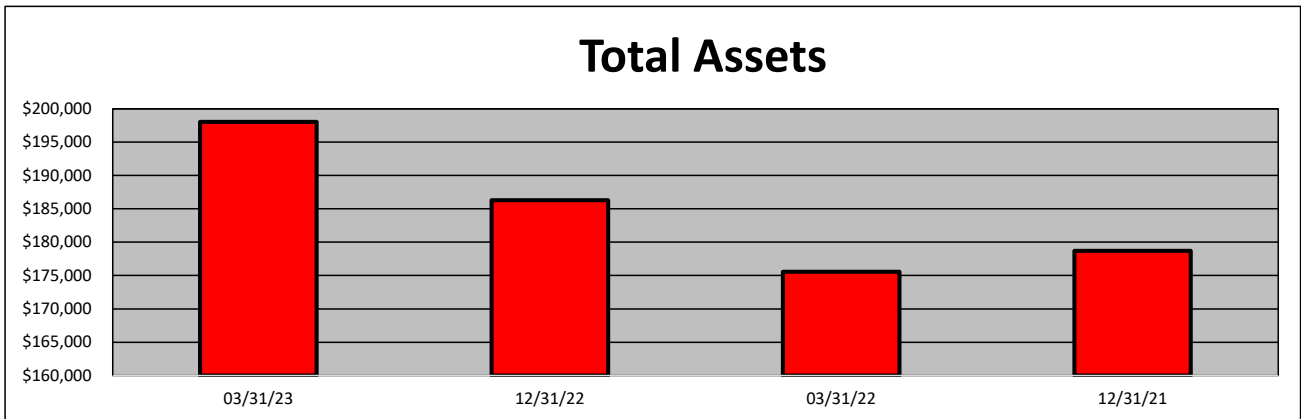
EXECUTIVE SUMMARY - Lafayette State Bank
(Percentage)

Period Ending	03/31/23	12/31/22	03/31/22	12/31/21	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	4.76	4.65	6.01	7.60	9.92	9.10
Leverage Ratio	7.91	8.03	7.89	7.61	11.01	10.20
Tier 1 Cap/Risk Based Assets	9.98	9.64	11.01	12.80	18.60	15.33
Risk Based Ratio	11.23	10.74	12.19	14.20	19.49	16.19
Common Equity Tier 1 Capital Ratio	9.98	9.64	11.01	12.80	18.60	15.33
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	76.65	79.88	65.34	61.28	60.06	61.91
Loans/Assets	69.30	72.77	60.98	56.43	49.99	53.56
Securities/Assets	17.60	18.76	22.66	23.63	20.52	29.34
PROFITABILITY:						
Return on Avg Assets	0.91	0.59	0.36	0.72	0.23	1.06
Return on Avg Equity	19.16	10.88	5.20	10.20	6.95	14.53
Nonint Income/Avg Assets	1.25	1.13	1.22	1.50	0.88	0.67
Net Overhead Ratio	2.56	2.73	2.84	1.99	2.15	1.96
Efficiency Ratio	72.90	78.61	85.33	74.95	136.11	64.19
Assets (per million) per Employee	3.88	3.65	3.66	3.72	10.18	7.99
ASSET QUALITY:						
Allowance/Loans	1.69	1.24	1.18	1.17	1.39	1.28
Nonperforming Loans/Total Loans	0.70	0.71	0.01	1.83	0.53	1.02
Nonperforming Assets/Total Assets	0.48	0.51	0.76	1.81	0.32	0.53
Adjusted Texas Ratio	8.18	9.24	11.27	21.94	2.37	3.78
YIELDS & COSTS:						
Yield on earning assets	4.81	4.14	3.97	3.98	2.93	4.33
Cost of funds	1.20	0.36	0.35	0.36	0.30	1.06
Net interest margin	4.08	3.94	3.78	3.80	2.55	2.46
Avg Earning Assets/Avg Assets	96.69	95.19	92.77	82.61	91.48	95.08

SELECTED FINANCIAL DATA - Lafayette State 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	198,048	186,292	175,579	178,691	22,469	12.80
Cash and Equivalents	15,759	5,638	17,840	25,871	(2,081)	(11.66)
Securities	34,862	34,940	39,786	42,218	(4,924)	(12.38)
Loans, net	137,250	135,558	107,060	100,844	30,190	28.20
Deposit Accounts	179,061	169,706	163,856	164,551	15,205	9.28
Fed Funds & Repos	-	5,050	-	-	-	NA
Total Equity	9,421	8,659	10,555	13,587	(1,134)	(10.74)

Period Ending	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	433	1,057	157	1,254	276	175.80
Interest Income	2,213	7,037	1,591	5,716	622	39.09
Interest Expense	337	343	75	266	262	349.33
Net Interest Income	1,876	6,694	1,516	5,450	360	23.75
Prov for Credit Losses	75	475	75	400	-	-
Noninterest income	595	2,014	527	2,607	68	12.90
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	1,814	6,899	1,756	6,067	58	3.30
Net Operating Income	582	1,334	212	1,590	370	174.53
Income Taxes	149	277	55	336	94	170.91

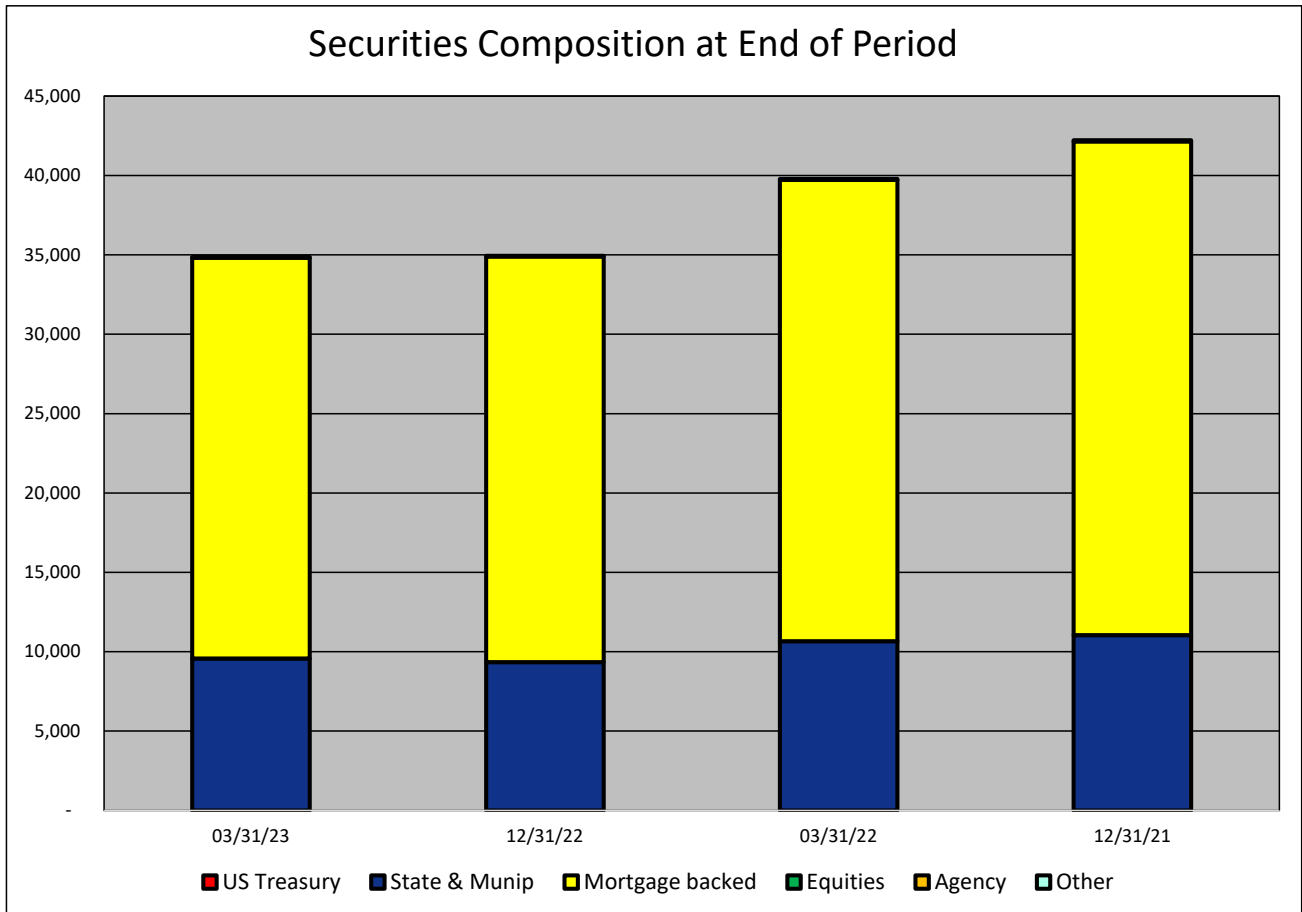


SECURITIES COMPOSITION - Lafayette State Bank
(Dollars in Thousands)

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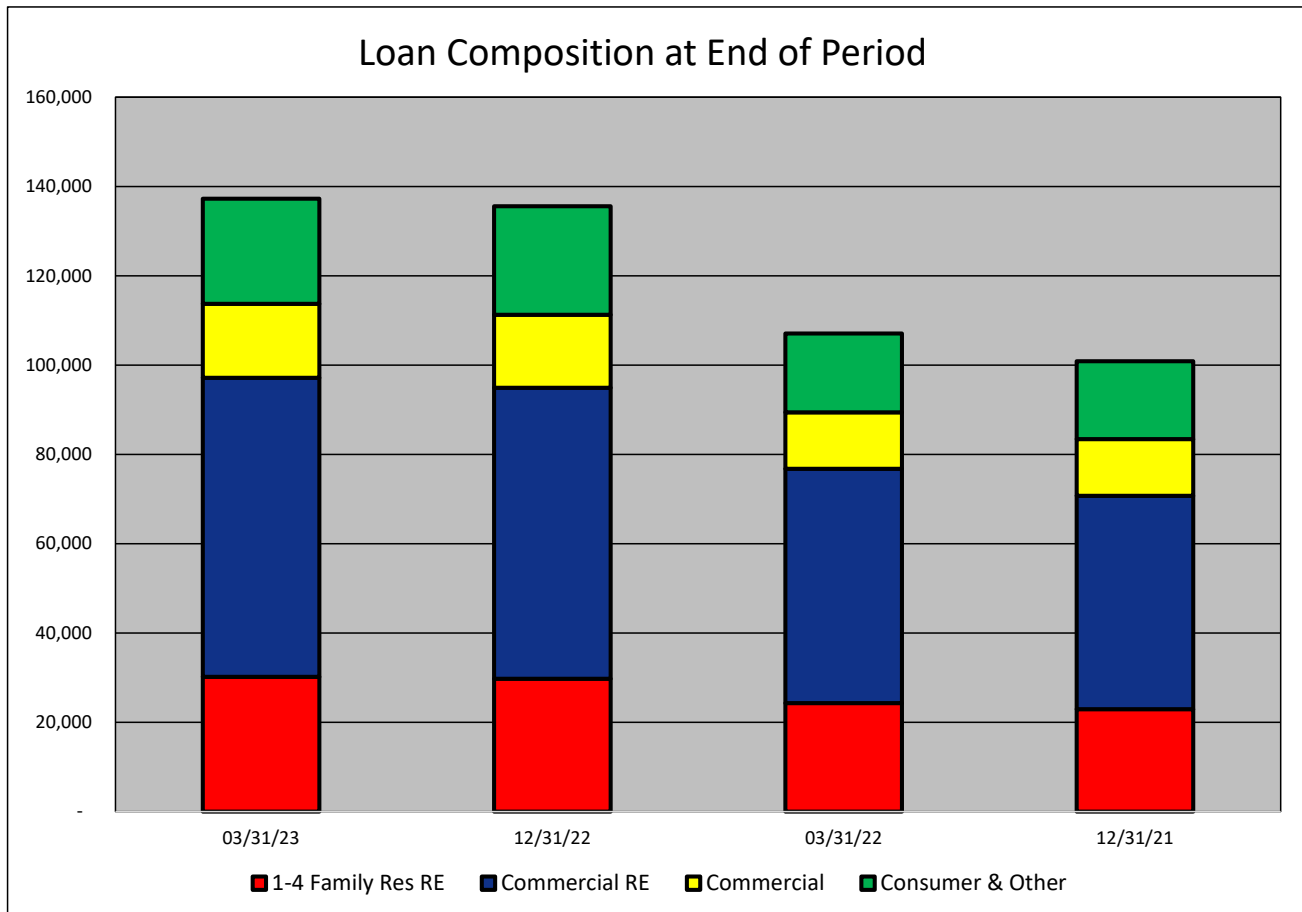
SECURITIES CATEGORY:

US Treasury	-	-	-	-	-	NA
State & Munip	9,568	9,340	10,659	11,047	(1,091)	(10.24)
Mortgage backed	25,245	25,552	29,056	31,097	(3,811)	(13.12)
Equities	-	-	-	-	-	NA
Agency	49	48	71	74	(22)	(30.99)
Other	-	-	-	-	-	NA
Total Securities	34,862	34,940	39,786	42,218	(4,924)	(12.38)



LOAN PORTFOLIO COMPOSITION - Lafayette State 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	30,184	29,760	24,323	22,928	5,861	24.10
Commercial RE	66,970	65,181	52,440	47,825	14,530	27.71
Commercial	16,578	16,315	12,660	12,651	3,918	30.95
Consumer & Other	23,518	24,302	17,637	17,440	5,881	33.34
Loans, Net	137,250	135,558	107,060	100,844	30,190	28.20



LOAN PORTFOLIO QUALITY - Lafayette State 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	1,686	1,184	1,184	785	502	42.40
Total Recoveries	8	132	4	61	4	100.00
Total Charge-offs	13	105	4	62	9	225.00
Provision Expense	75	475	75	400	-	-
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	560	-	-	-	560	NA
Ending Balance	<u>2,316</u>	<u>1,686</u>	<u>1,259</u>	<u>1,184</u>	<u>1,057</u>	<u>83.96</u>

NON-PERFORMING ASSETS:

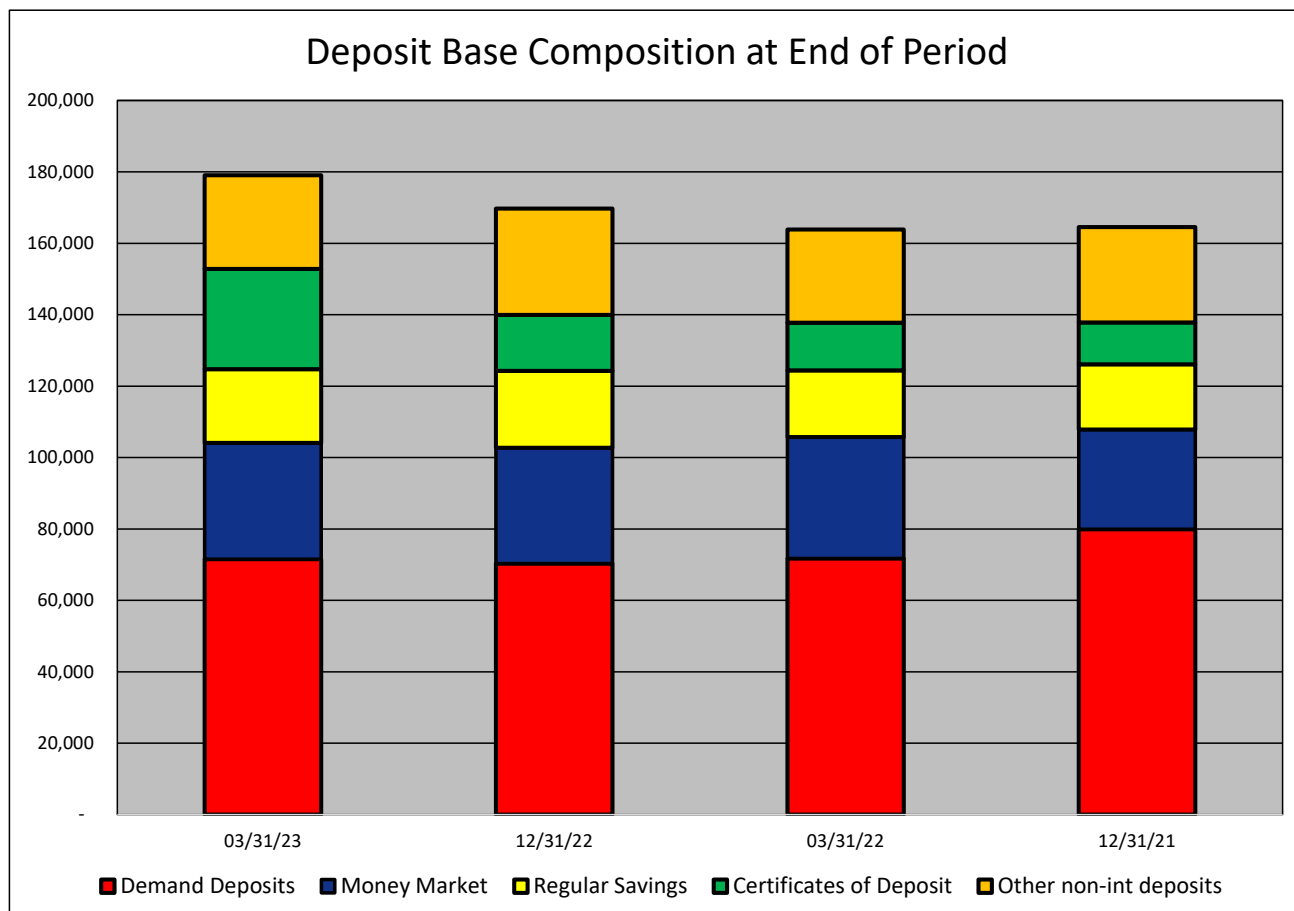
Total-90+ Days Past Due	-	-	-	1	-	NA
Total-Nonaccrual	960	956	14	1,848	946	6,757.14
Foreclosed Real Estate	-	-	1,317	1,392	(1,317)	(100.00)
Total Non-perf Assets	<u>960</u>	<u>956</u>	<u>1,331</u>	<u>3,241</u>	<u>(371)</u>	<u>(27.87)</u>

DEPOSIT BASE COMPOSITION - Lafayette State 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	71,549	70,305	71,740	79,917	(191)	(0.27)
Money Market	32,530	32,399	34,016	27,907	(1,486)	(4.37)
Regular Savings	20,660	21,564	18,650	18,273	2,010	10.78
Certificates of Deposit	28,056	15,671	13,324	11,714	14,732	110.57
Other non-int deposits	26,266	29,767	26,126	26,740	140	0.54
Total Deposits	179,061	169,706	163,856	164,551	15,205	9.28

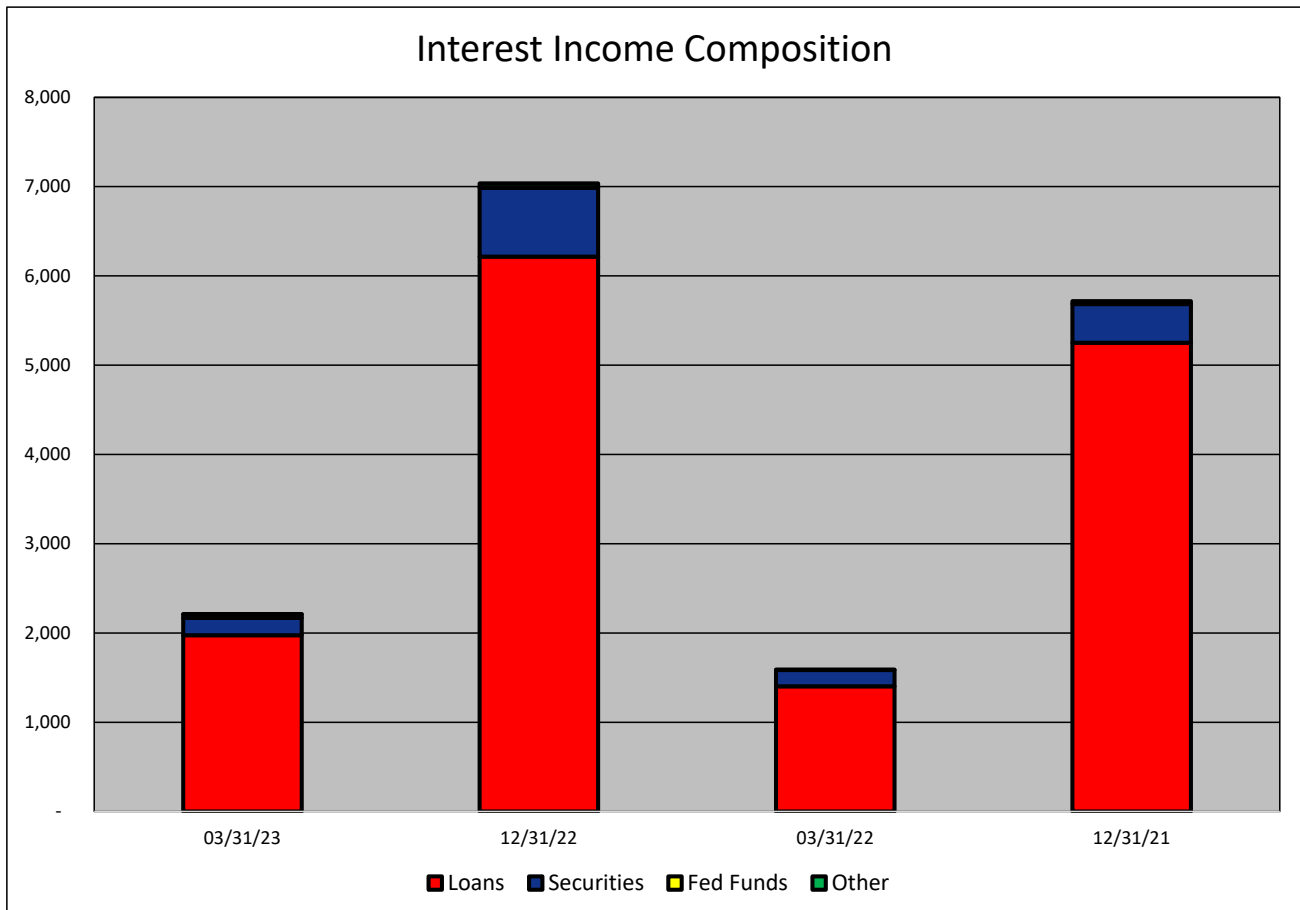


INTEREST INCOME COMPOSITION- Lafayette State Bank
(Dollars in Thousands)

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	1,974	6,217	1,401	5,252	573	40.90
Securities	193	773	185	433	8	4.32
Fed Funds	42	1	-	-	42	NA
Other	4	46	5	31	(1)	(20.00)
Total Int Income	2,213	7,037	1,591	5,716	622	39.09

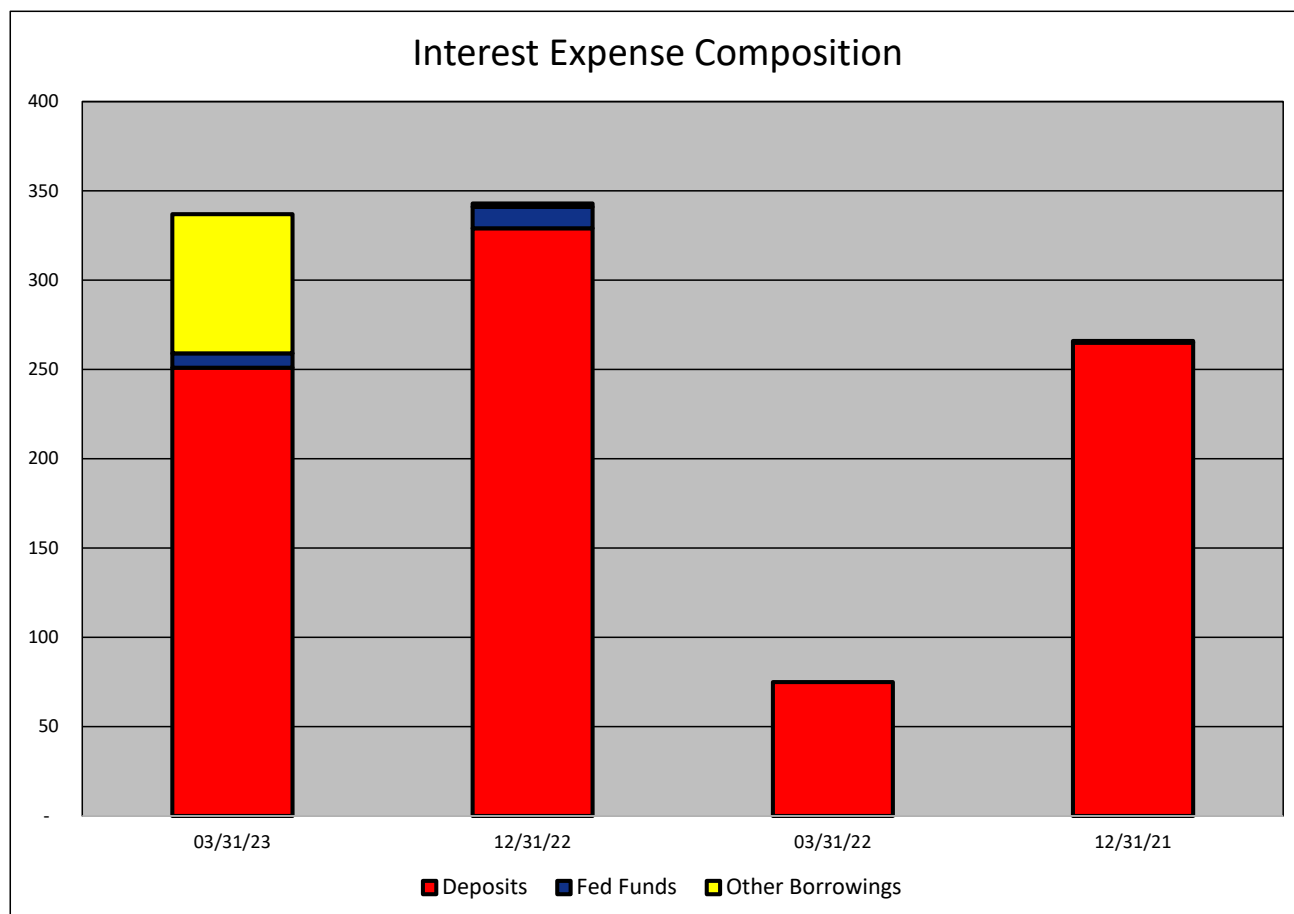


INTEREST EXPENSE COMPOSITION- Lafayette State Bank
(Dollars in Thousands)

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 EXPENSE CATEGORY

Deposits	251	329	75	265	176	234.67
Fed Funds	8	12	-	1	8	NA
Other Borrowings	78	2	-	-	78	NA
Total Int Expense	337	343	75	266	262	349.33

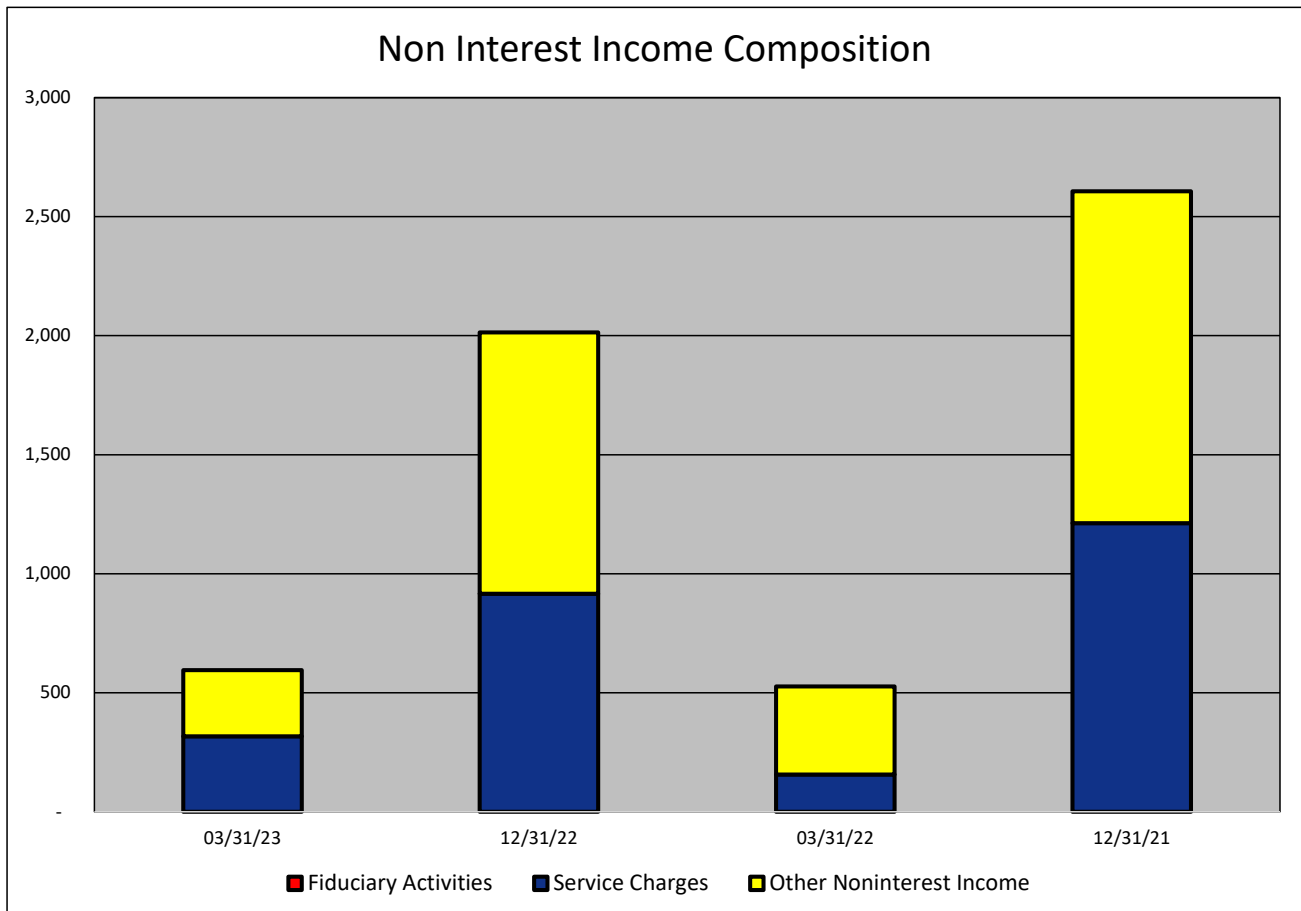


NONINTEREST INCOME COMPOSITION- Lafayette State Bank
(Dollars in Thousands)

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	317	916	157	1,212	160	101.91
Other Noninterest Income	278	1,098	370	1,395	(92)	(24.86)
Total Nonint. Income	595	2,014	527	2,607	68	12.90

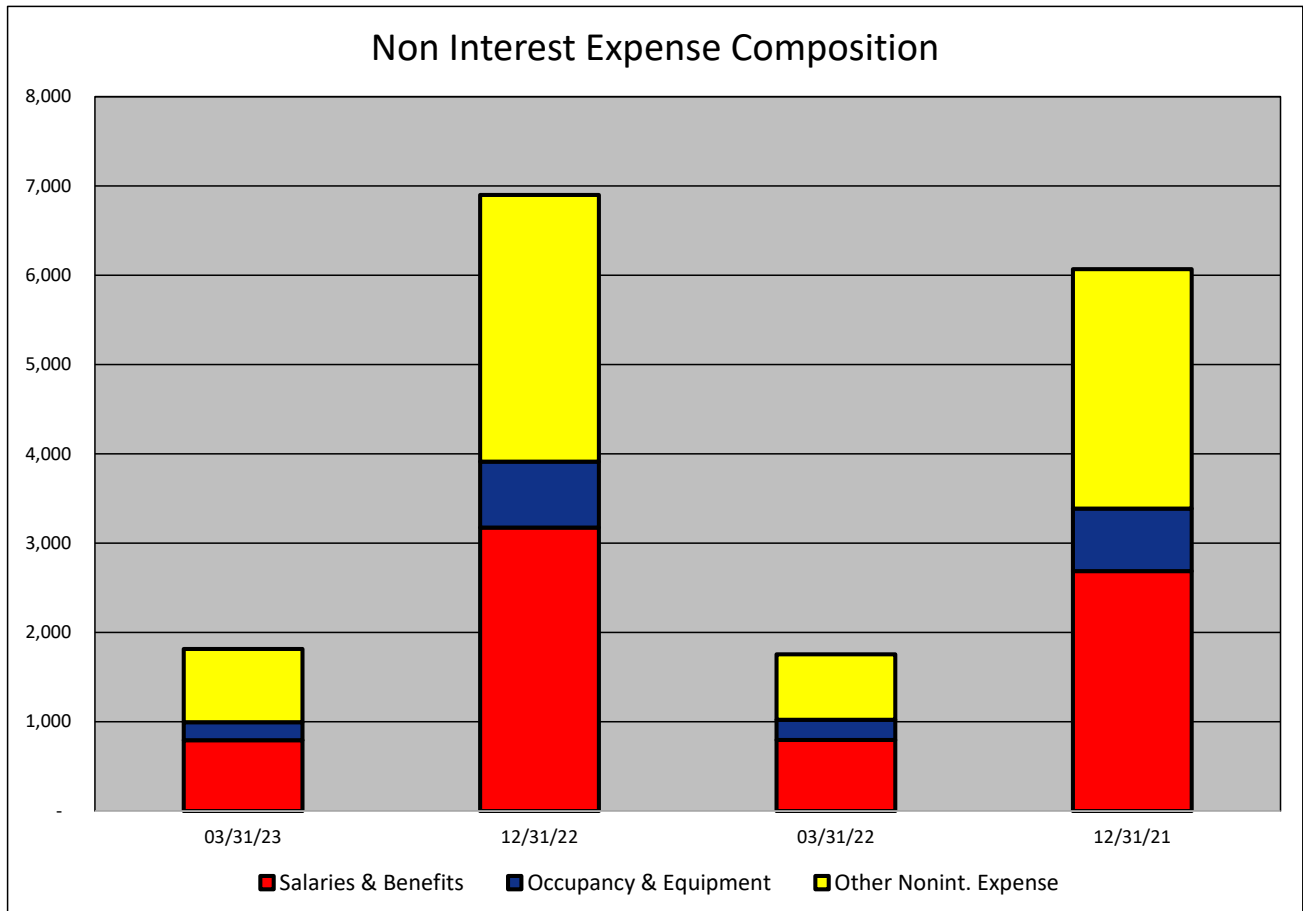


NONINTEREST EXPENSE COMPOSITION- Lafayette State Bank
(Dollars in Thousands)

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 EXPENSE CATEGORY

Salaries & Benefits	794	3,174	797	2,688	(3)	(0.38)
Occupancy & Equipment	201	739	226	699	(25)	(11.06)
Other Nonint. Expense	819	2,986	733	2,680	86	11.73
Total Nonint. Expense	1,814	6,899	1,756	6,067	58	3.30



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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