

One Florida Bank

Orlando, FL

Established
10/29/2008

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 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)

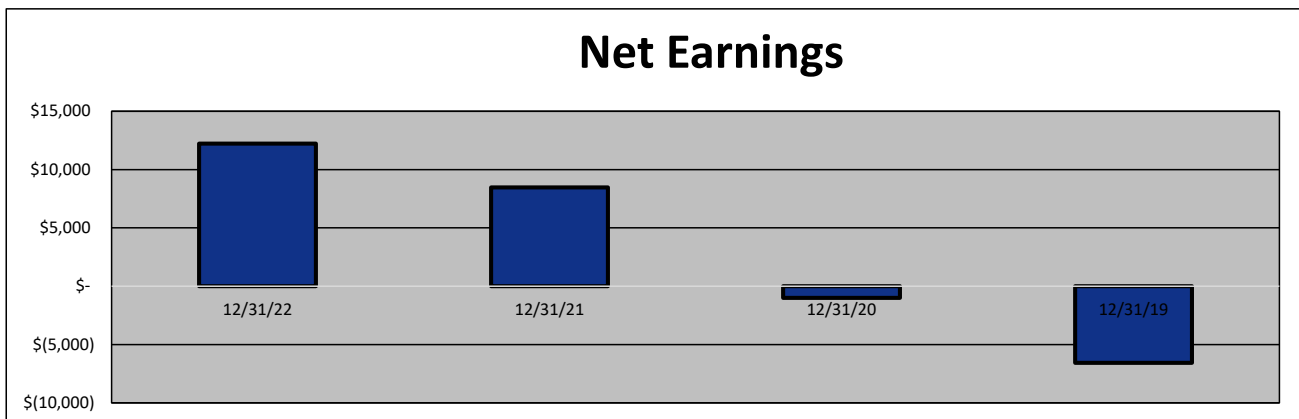
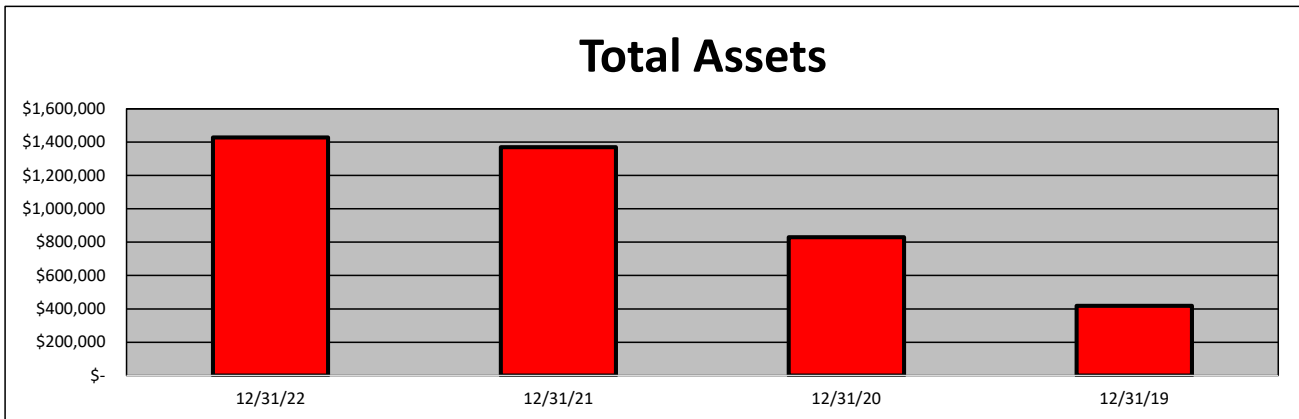
EXECUTIVE SUMMARY - One Florida Bank
(Percentage)

Period Ending	12/31/22	12/31/21	12/31/20	12/31/19	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.26	8.09	12.41	25.06	10.13	8.75
Leverage Ratio	8.83	8.70	12.75	27.44	10.24	9.93
Tier 1 Cap/Risk Based Assets	10.43	11.01	15.99	31.07	18.48	15.36
Risk Based Ratio	11.23	11.85	16.84	31.93	19.34	16.24
Common Equity Tier 1 Capital Ratio	10.43	11.01	15.99	31.07	18.48	15.36
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	80.56	69.16	85.88	94.15	60.26	59.85
Loans/Assets	73.27	63.29	74.81	69.48	50.83	52.22
Securities/Assets	10.46	6.38	1.98	0.09	18.73	29.30
PROFITABILITY:						
Return on Avg Assets	0.86	0.80	(0.16)	(2.72)	0.61	0.80
Return on Avg Equity	11.02	7.97	(0.97)	(8.49)	8.77	11.57
Nonint Income/Avg Assets	0.13	0.18	0.22	0.22	1.30	0.67
Net Overhead Ratio	1.73	2.02	2.60	4.43	1.97	1.90
Efficiency Ratio	59.65	69.19	92.78	157.94	162.15	75.61
Assets (per million) per Employee	9.40	10.07	7.48	4.60	9.87	8.19
ASSET QUALITY:						
Reserves/Loans	0.94	0.98	0.87	1.00	1.37	1.28
Nonperforming Loans/Total Loans	0.09	0.12	0.01	0.15	0.54	1.17
Nonperforming Assets/Total Assets	0.07	0.08	0.04	0.13	0.34	0.57
Adjusted Texas Ratio	0.73	0.89	0.31	0.50	2.40	4.03
YIELDS & COSTS:						
Yield on earning assets	3.65	3.38	3.51	4.08	3.11	3.37
Cost of funds	0.87	0.41	0.82	1.93	0.38	0.44
Net interest margin	3.10	3.12	2.98	2.94	2.58	2.60
Avg Earning Assets/Avg Assets	96.57	96.14	94.59	92.81	90.84	94.80

SELECTED FINANCIAL DATA - One Florida Bank
(Dollars in Thousands)

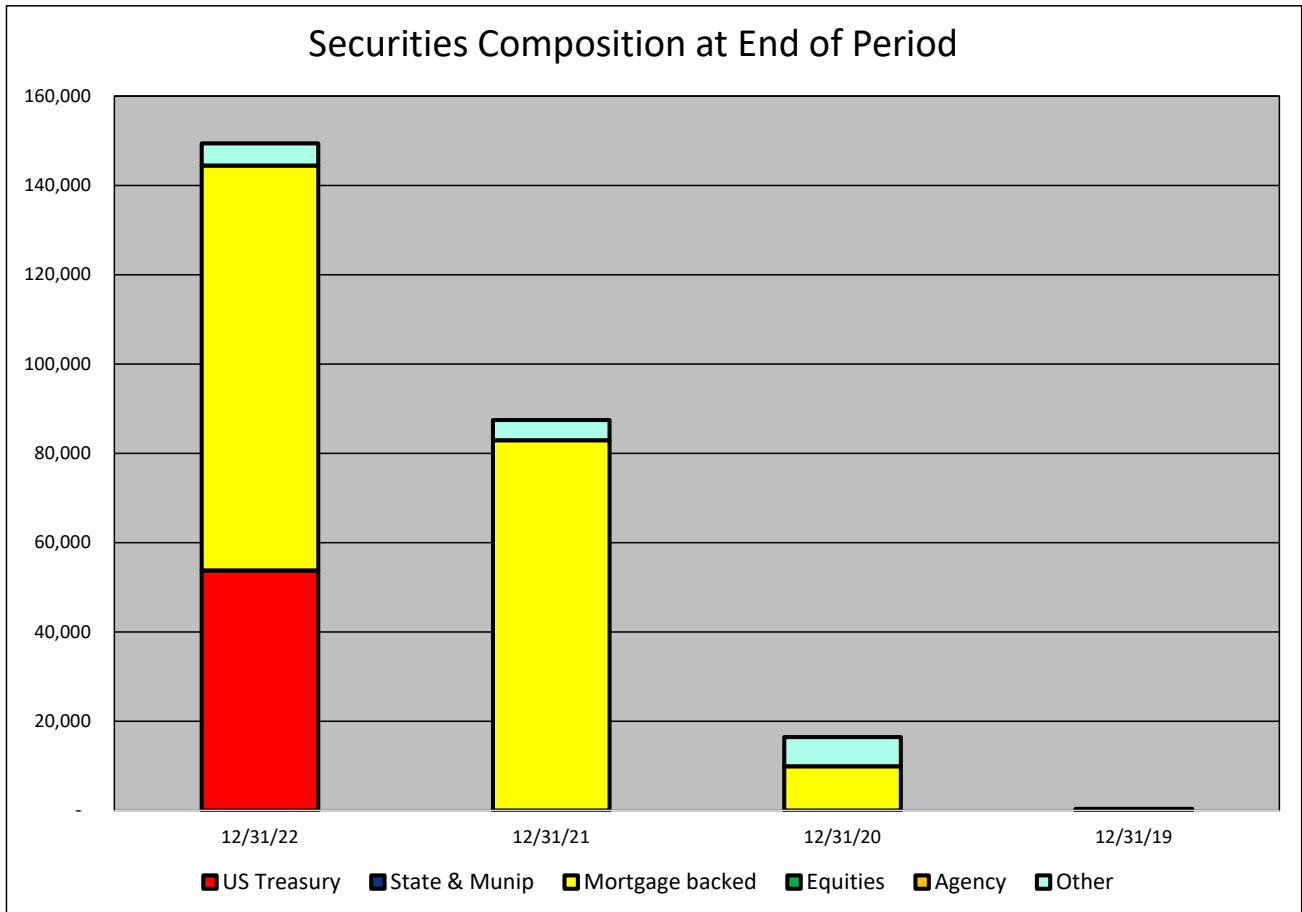
As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	1,428,073	1,370,119	830,119	418,148	57,954	4.23
Cash and Equivalents	216,102	405,933	182,215	117,759	(189,831)	(46.76)
Securities	149,415	87,445	16,424	368	61,970	70.87
Loans, net	1,046,405	867,122	621,046	290,531	179,283	20.68
Deposit Accounts	1,298,972	1,253,834	723,115	308,595	45,138	3.60
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	117,938	110,792	102,994	104,789	7,146	6.45

Period Ending	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	12,231	8,466	(1,001)	(6,564)	3,765	44.47
Interest Income	50,232	34,196	21,461	9,141	16,036	46.89
Interest Expense	7,641	2,680	3,250	2,560	4,961	185.11
Net Interest Income	42,591	31,516	18,211	6,581	11,075	35.14
Prov for Loan Loss	1,271	3,106	2,512	2,447	(1,835)	(59.08)
Noninterest income	1,809	1,880	1,411	520	(71)	(3.78)
Gain on Sale of Securities	-	-	96	-	-	NA
Noninterest Expense	26,488	23,108	18,207	11,218	3,380	14.63
Net Operating Income	16,641	7,182	(1,097)	(6,564)	9,459	131.70
Income Taxes	4,410	(1,284)	-	-	5,694	(443.46)



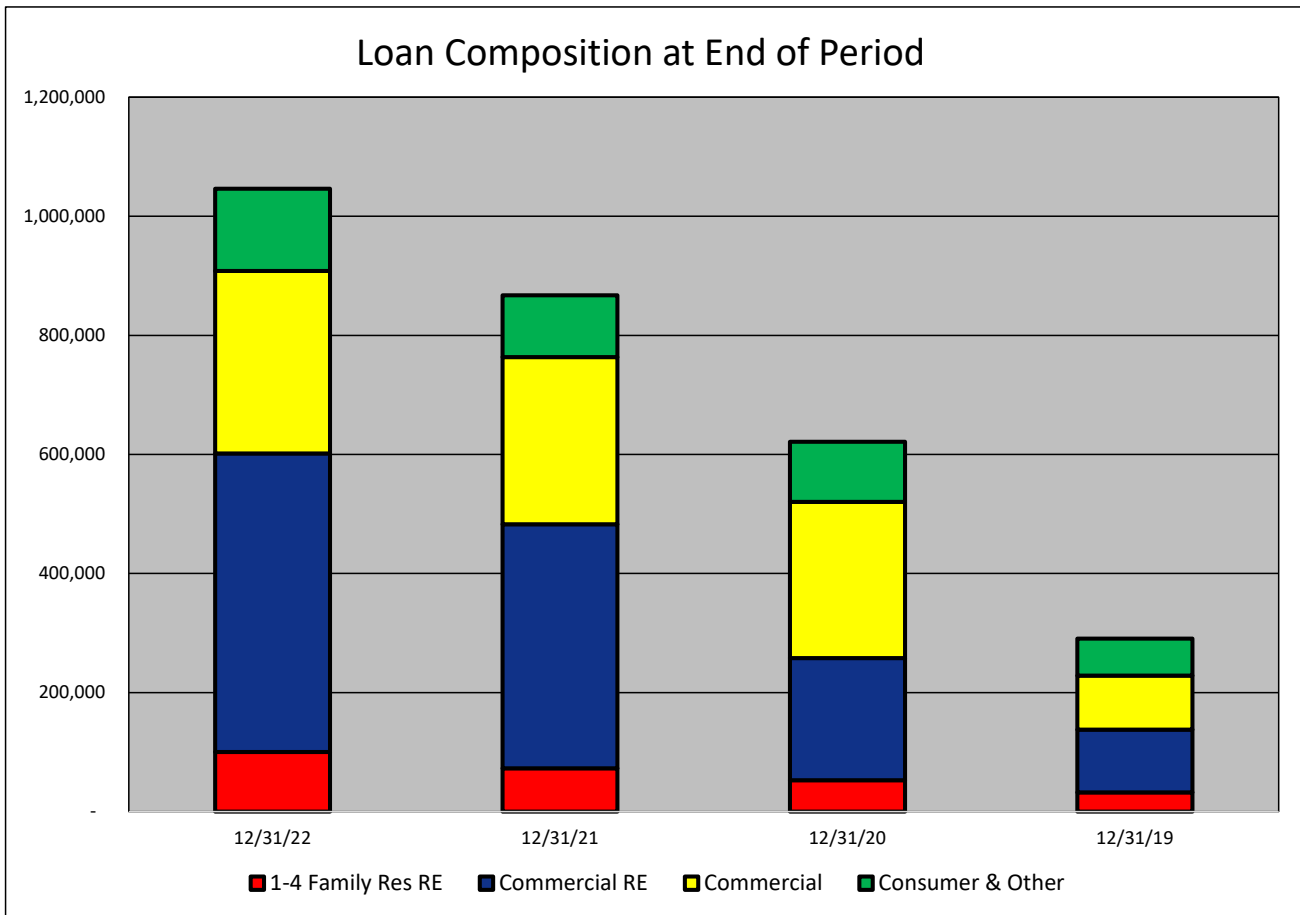
SECURITIES COMPOSITION - One Florida Bank
(Dollars in Thousands)

As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	53,778	-	-	-	53,778	NA
State & Munip	-	-	-	252	-	NA
Mortgage backed	90,670	82,904	9,912	116	7,766	9.37
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	4,967	4,541	6,512	-	426	9.38
Total Securities	149,415	87,445	16,424	368	61,970	70.87



LOAN PORTFOLIO COMPOSITION - One Florida Bank
(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	100,264	72,939	52,766	32,181	27,325	37.46
Commercial RE	501,408	409,576	205,185	105,736	91,832	22.42
Commercial	306,337	280,870	262,433	90,343	25,467	9.07
Consumer & Other	138,396	103,737	100,662	62,271	34,659	33.41
Loans, Net	1,046,405	867,122	621,046	290,531	179,283	20.68



LOAN PORTFOLIO QUALITY - One Florida Bank
(Dollars in Thousands)

As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN LOSS RESERVE ACTIVITY:

Beginning Balance	8,524	5,416	2,909	469	3,108	57.39
Total Recoveries	-	2	16	3	(2)	(100.00)
Total Charge-offs	-	-	21	10	-	NA
Provision Expense	1,271	3,106	2,512	2,447	(1,835)	(59.08)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>9,795</u>	<u>8,524</u>	<u>5,416</u>	<u>2,909</u>	<u>1,271</u>	<u>14.91</u>

NON-PERFORMING ASSETS:

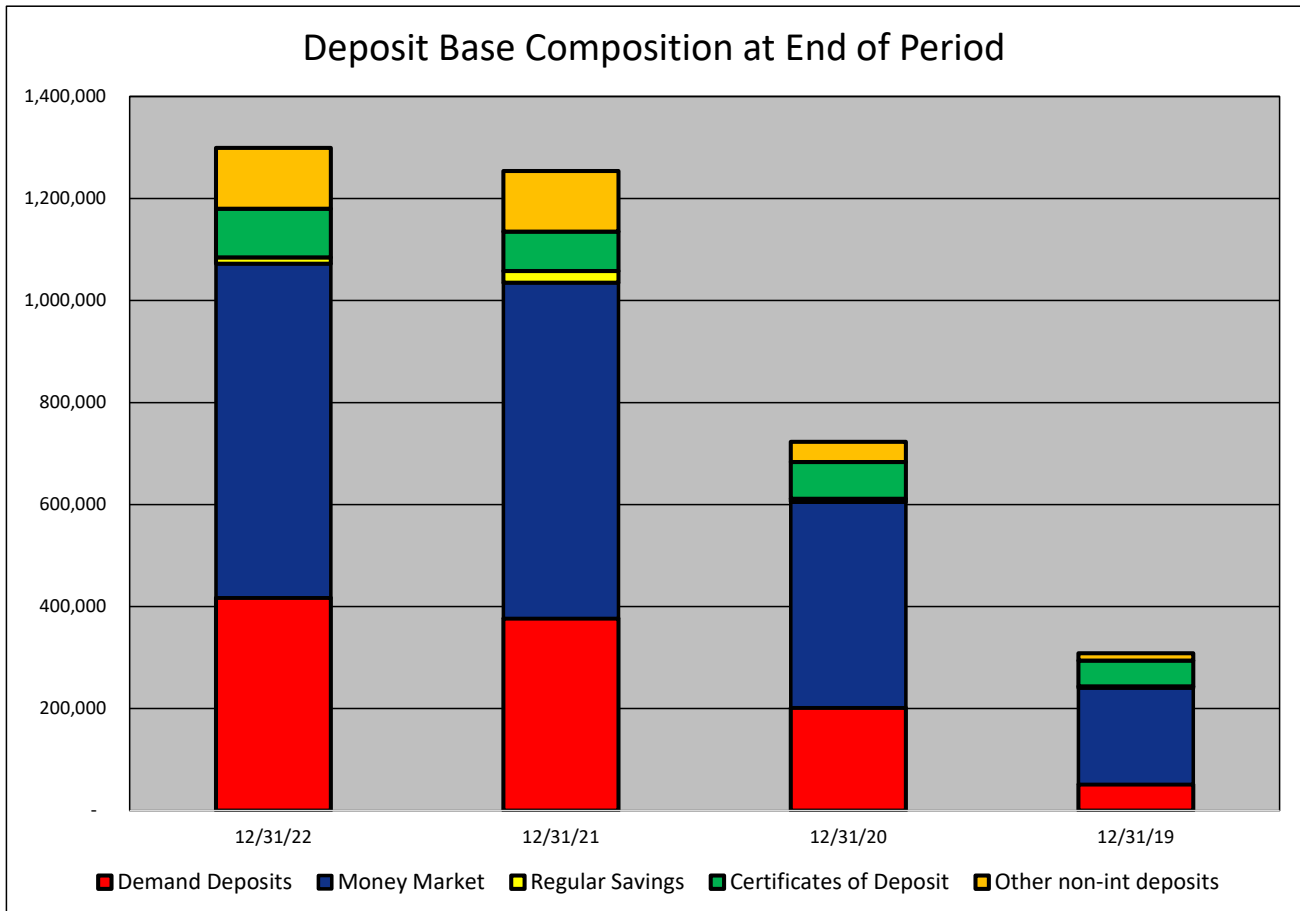
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	934	1,056	41	447	(122)	(11.55)
Foreclosed Real Estate	-	-	290	89	-	NA
Total Non-perf Assets	<u>934</u>	<u>1,056</u>	<u>331</u>	<u>536</u>	<u>(122)</u>	<u>(11.55)</u>

DEPOSIT BASE COMPOSITION - One Florida Bank
(Dollars in Thousands)

As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
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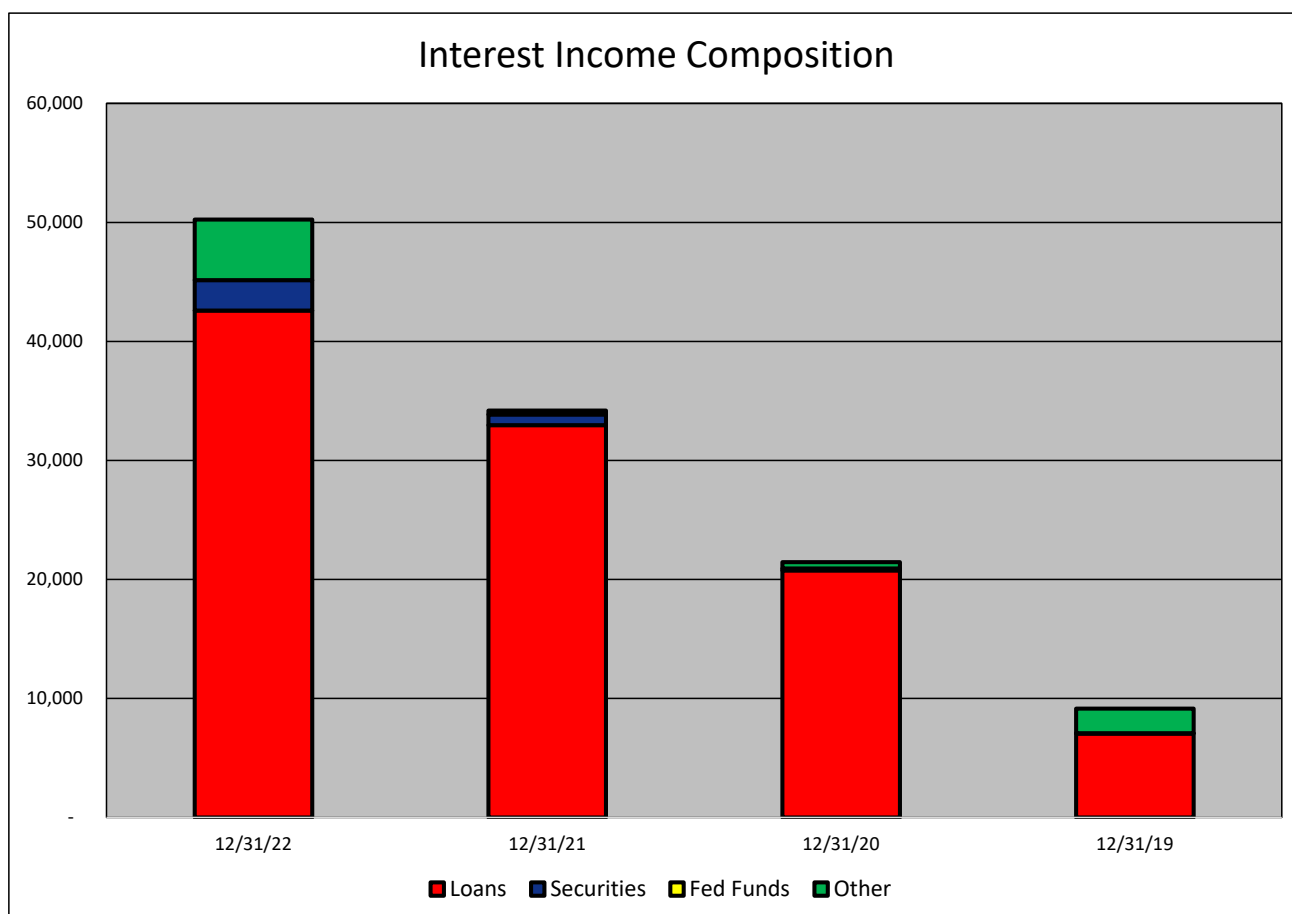
DEPOSIT BASE CATEGORY:

Demand Deposits	417,156	376,496	201,725	51,350	40,660	10.80
Money Market	654,970	658,434	403,233	189,299	(3,464)	(0.53)
Regular Savings	12,496	22,726	6,213	2,958	(10,230)	(45.01)
Certificates of Deposit	95,250	77,648	72,245	50,788	17,602	22.67
Other non-int deposits	119,100	118,530	39,699	14,200	570	0.48
Total Deposits	1,298,972	1,253,834	723,115	308,595	45,138	3.60



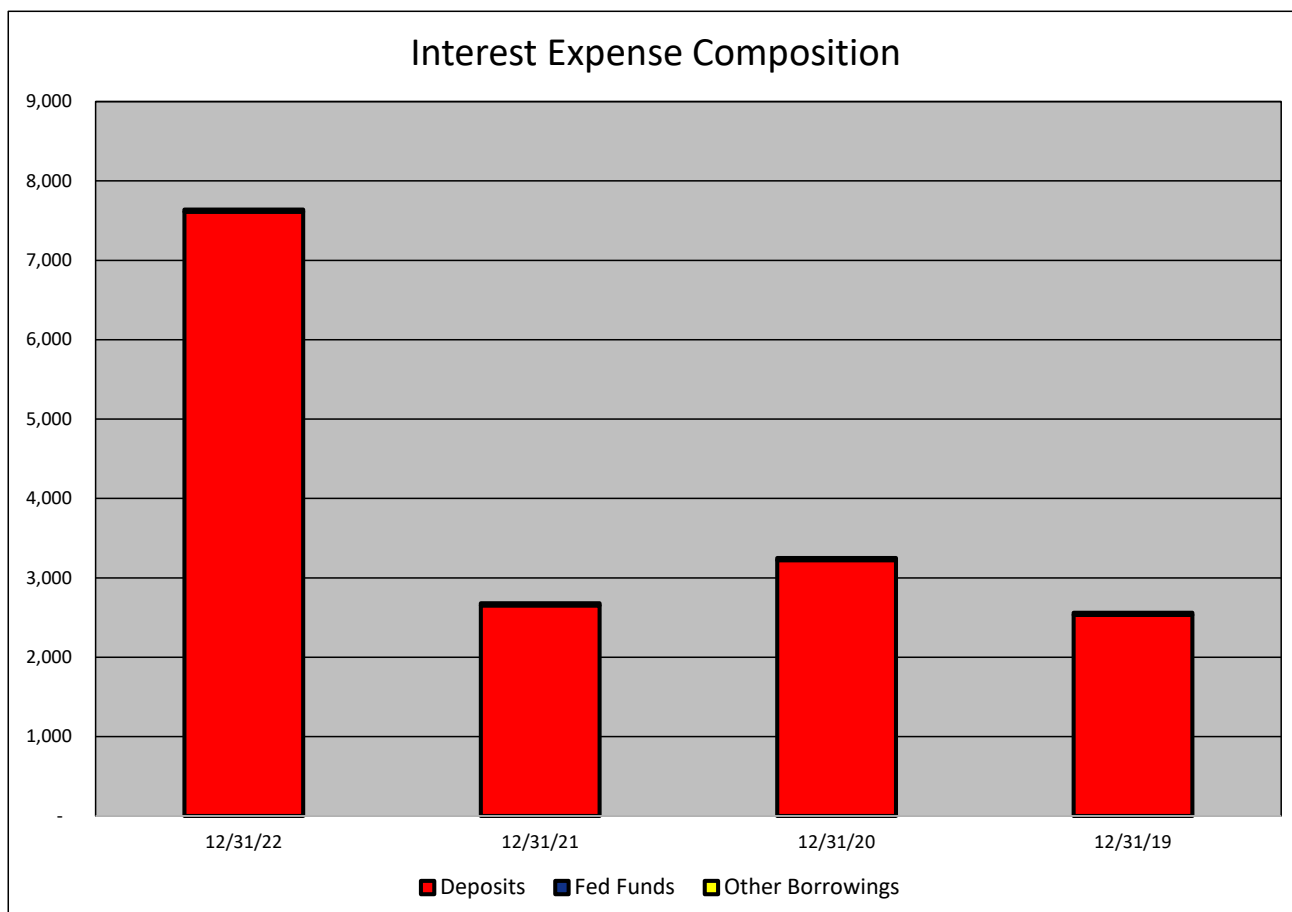
INTEREST INCOME COMPOSITION- One Florida Bank
(Dollars in Thousands)

As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	42,595	32,966	20,749	7,069	9,629	29.21
Securities	2,552	898	169	10	1,654	184.19
Fed Funds	-	-	-	-	-	NA
Other	5,085	332	543	2,062	4,753	1,431.63
Total Int Income	50,232	34,196	21,461	9,141	16,036	46.89



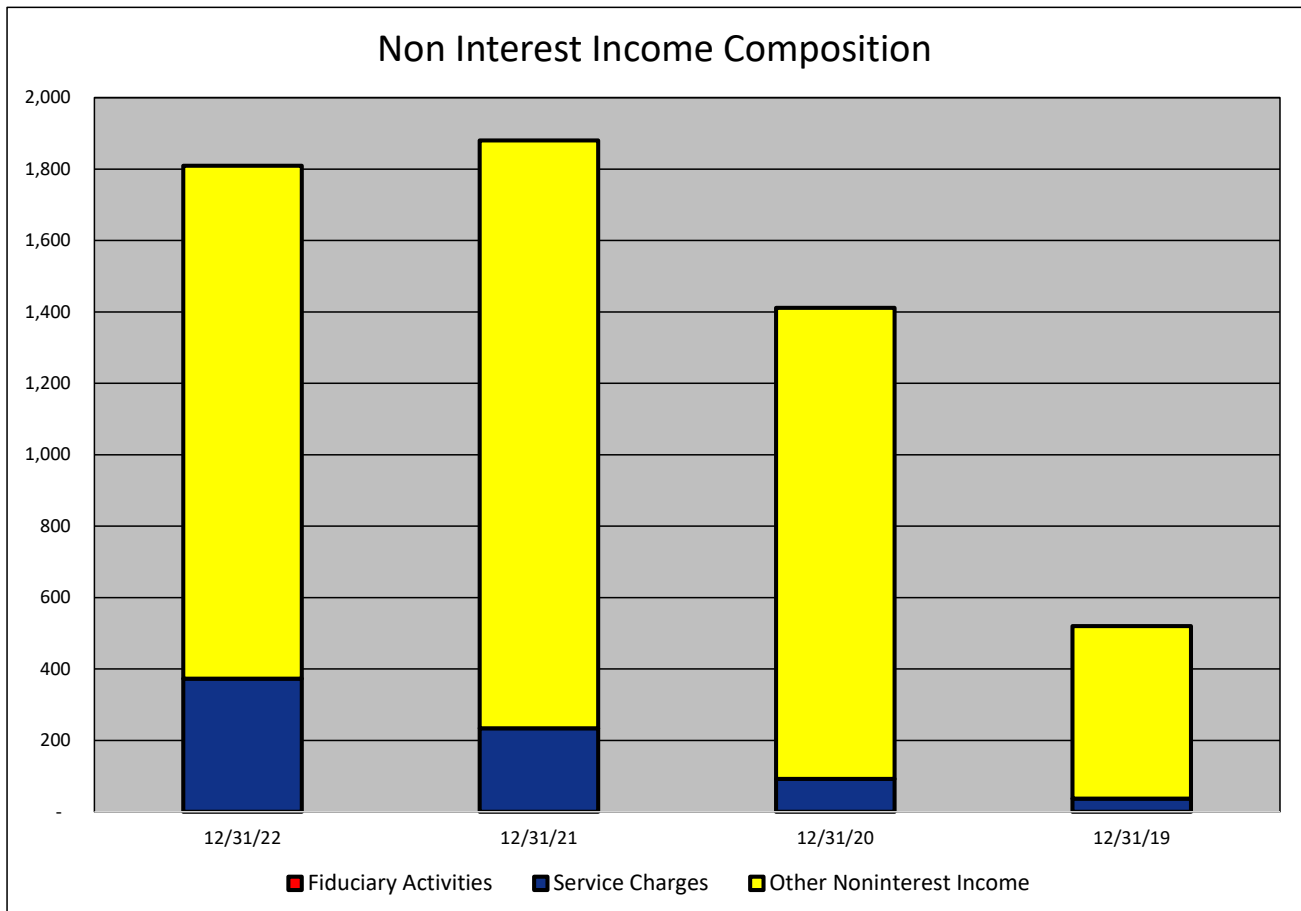
INTEREST EXPENSE COMPOSITION- One Florida Bank
(Dollars in Thousands)

As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	7,613	2,652	3,222	2,532	4,961	187.07
Fed Funds	-	-	-	-	-	NA
Other Borrowings	28	28	28	28	-	-
Total Int Expense	7,641	2,680	3,250	2,560	4,961	185.11



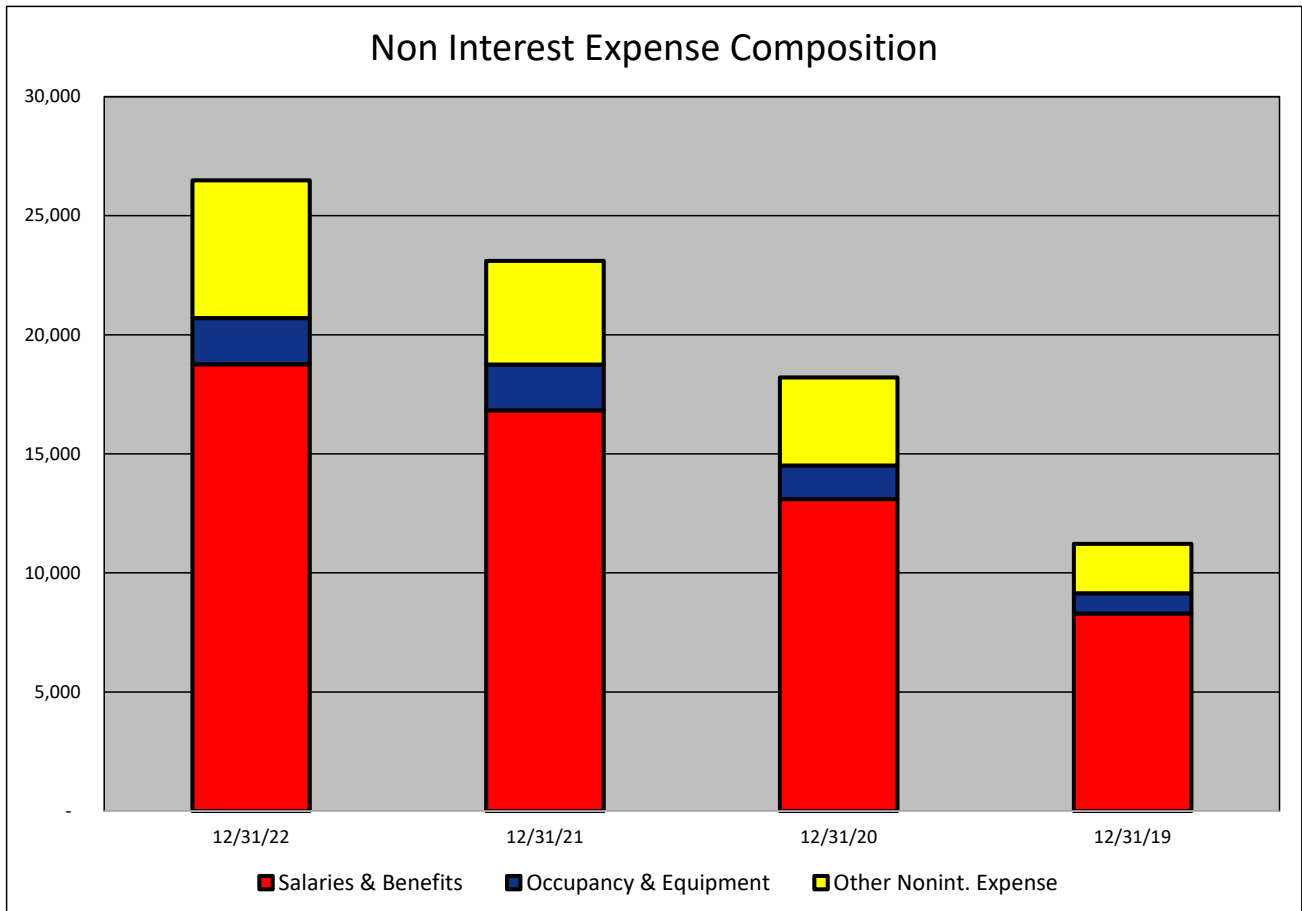
NONINTEREST INCOME COMPOSITION- One Florida Bank
(Dollars in Thousands)

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	373	234	92	37	139	59.40
Other Noninterest Income	1,436	1,646	1,319	483	(210)	(12.76)
Total Nonint. Income	1,809	1,880	1,411	520	(71)	(3.78)



NONINTEREST EXPENSE COMPOSITION- One Florida Bank
(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	18,757	16,832	13,099	8,299	1,925	11.44
Occupancy & Equipment	1,944	1,917	1,407	845	27	1.41
Other Nonint. Expense	5,787	4,359	3,701	2,074	1,428	32.76
Total Nonint. Expense	26,488	23,108	18,207	11,218	3,380	14.63



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
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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	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
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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
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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
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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
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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
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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
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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
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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
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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
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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
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