

# 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 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

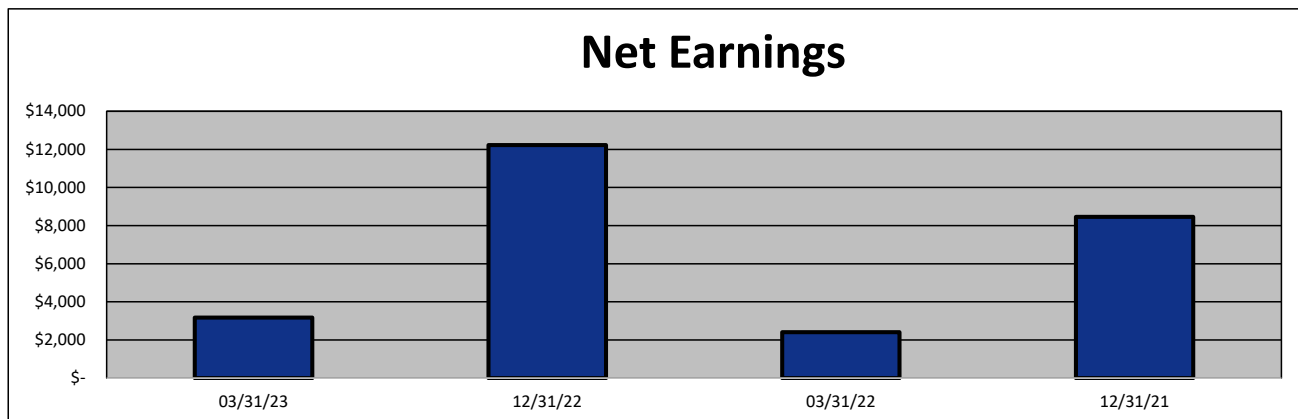
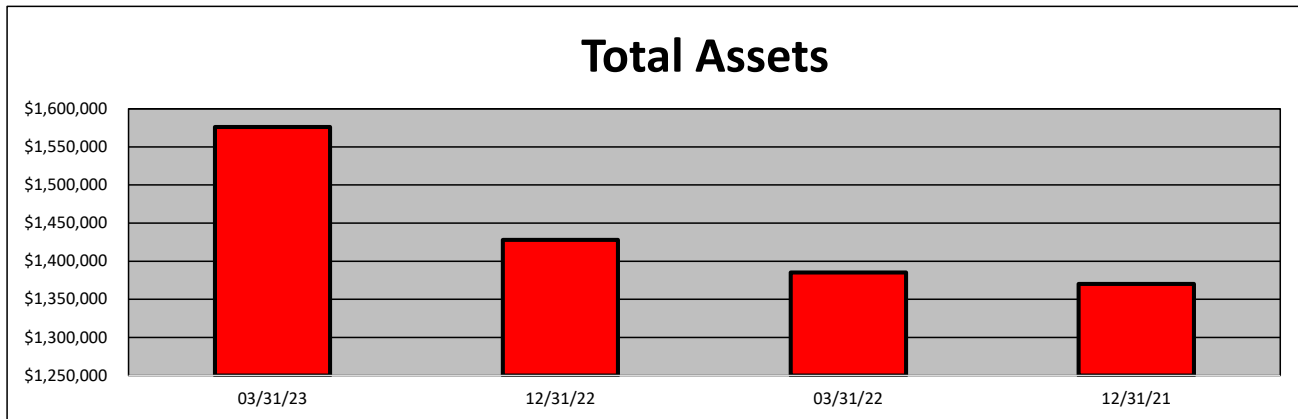
**EXECUTIVE SUMMARY - One Florida Bank**  
(Percentage)

Period Ending	03/31/23	12/31/22	03/31/22	12/31/21	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	7.76	8.26	7.87	8.09	9.92	9.10
Leverage Ratio	8.96	8.83	8.21	8.70	11.01	10.20
Tier 1 Cap/Risk Based Assets	10.09	10.43	10.79	11.01	18.60	15.33
Risk Based Ratio	10.84	11.23	11.62	11.85	19.49	16.19
Common Equity Tier 1 Capital Ratio	10.09	10.43	10.79	11.01	18.60	15.33
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	76.64	80.56	69.21	69.16	60.06	61.91
Loans/Assets	70.15	73.27	63.49	63.29	49.99	53.56
Securities/Assets	8.82	10.46	8.93	6.38	20.52	29.34
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.86	0.86	0.69	0.80	0.23	1.06
Return on Avg Equity	10.58	11.02	8.75	7.97	6.95	14.53
Nonint Income/Avg Assets	0.08	0.13	0.11	0.18	0.88	0.67
Net Overhead Ratio	2.03	1.73	1.68	2.02	2.15	1.96
Efficiency Ratio	66.55	59.65	63.76	69.19	136.11	64.19
Assets (per million) per Employee	9.98	9.40	9.97	10.07	10.18	7.99
<b>ASSET QUALITY:</b>						
Allowance/Loans	0.85	0.94	1.00	0.98	1.39	1.28
Nonperforming Loans/Total Loans	0.09	0.09	0.12	0.12	0.53	1.02
Nonperforming Assets/Total Assets	0.06	0.07	0.07	0.08	0.32	0.53
Adjusted Texas Ratio	0.72	0.73	0.87	0.89	2.37	3.78
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	4.72	3.65	3.02	3.38	2.93	4.33
Cost of funds	2.46	0.87	0.34	0.41	0.30	1.06
Net interest margin	3.15	3.10	2.80	3.12	2.55	2.46
Avg Earning Assets/Avg Assets	98.13	96.57	96.58	96.14	91.48	95.08

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

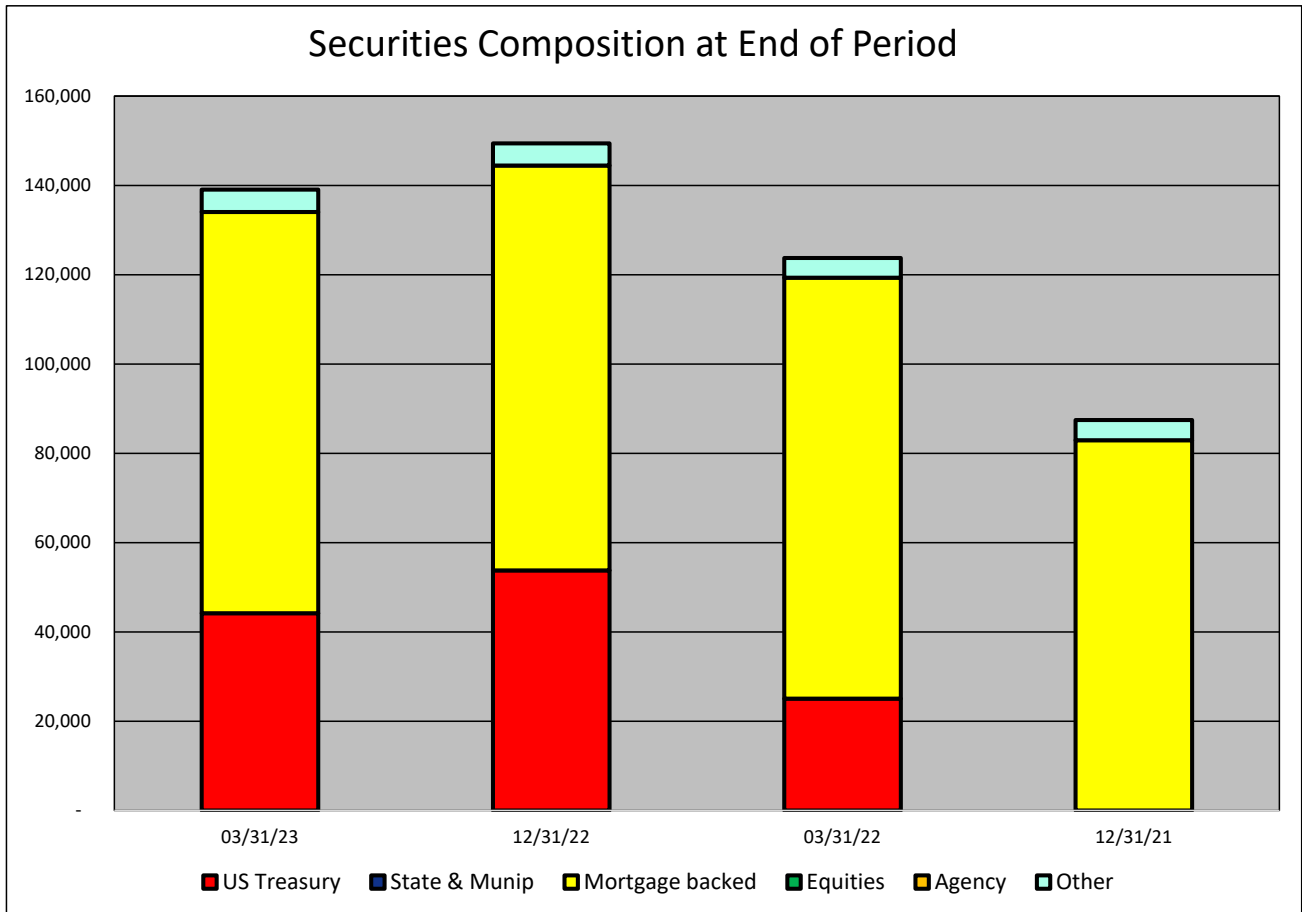
<b>As of:</b>	<b>03/31/23</b>	<b>12/31/22</b>	<b>03/31/22</b>	<b>12/31/21</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	1,576,070	1,428,073	1,385,269	1,370,119	190,801	13.77
Cash and Equivalents	314,986	216,102	370,599	405,933	(55,613)	(15.01)
Securities	139,035	149,415	123,718	87,445	15,317	12.38
Loans, net	1,105,578	1,046,405	879,518	867,122	226,060	25.70
Deposit Accounts	1,442,506	1,298,972	1,270,756	1,253,834	171,750	13.52
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	122,251	117,938	109,068	110,792	13,183	12.09

<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	3,175	12,231	2,405	8,466	770	32.02
Interest Income	17,090	50,232	10,107	34,196	6,983	69.09
Interest Expense	5,686	7,641	744	2,680	4,942	664.25
Net Interest Income	11,404	42,591	9,363	31,516	2,041	21.80
Prov for Credit Losses	(403)	1,271	260	3,106	(663)	(255.00)
Noninterest income	309	1,809	384	1,880	(75)	(19.53)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	7,796	26,488	6,215	23,108	1,581	25.44
Net Operating Income	4,320	16,641	3,272	7,182	1,048	32.03
Income Taxes	1,145	4,410	867	(1,284)	278	32.06



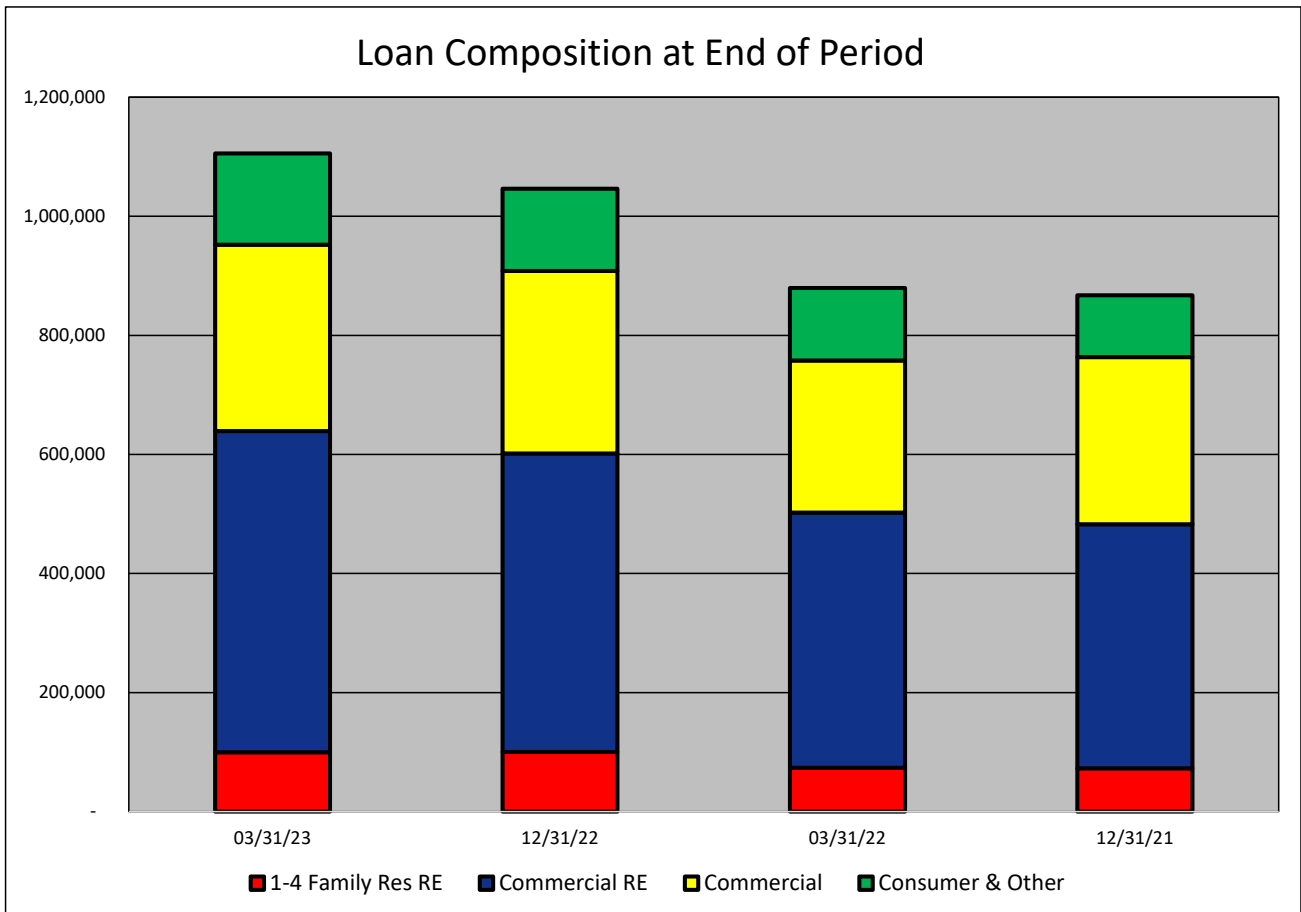
**SECURITIES COMPOSITION - One Florida Bank**  
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
<b>SECURITIES CATEGORY:</b>						
US Treasury	44,190	53,778	25,058	-	19,132	76.35
State & Munip	-	-	-	-	-	NA
Mortgage backed	89,827	90,670	94,277	82,904	(4,450)	(4.72)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	5,018	4,967	4,383	4,541	635	14.49
<b>Total Securities</b>	<b>139,035</b>	<b>149,415</b>	<b>123,718</b>	<b>87,445</b>	<b>15,317</b>	<b>12.38</b>



**LOAN PORTFOLIO COMPOSITION - One Florida Bank**  
(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	99,583	100,264	73,623	72,939	25,960	35.26
Commercial RE	539,552	501,408	428,648	409,576	110,904	25.87
Commercial	313,246	306,337	255,610	280,870	57,636	22.55
Consumer & Other	153,197	138,396	121,637	103,737	31,560	25.95
<b>Loans, Net</b>	<b>1,105,578</b>	<b>1,046,405</b>	<b>879,518</b>	<b>867,122</b>	<b>226,060</b>	<b>25.70</b>



**LOAN PORTFOLIO QUALITY - One Florida 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	9,795	8,524	8,524	5,416	1,271	14.91
Total Recoveries	-	-	-	2	-	NA
Total Charge-offs	-	-	-	-	-	NA
Provision Expense	(403)	1,271	260	3,106	(663)	(255.00)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	9,392	9,795	8,784	8,524	608	6.92

**NON-PERFORMING ASSETS:**

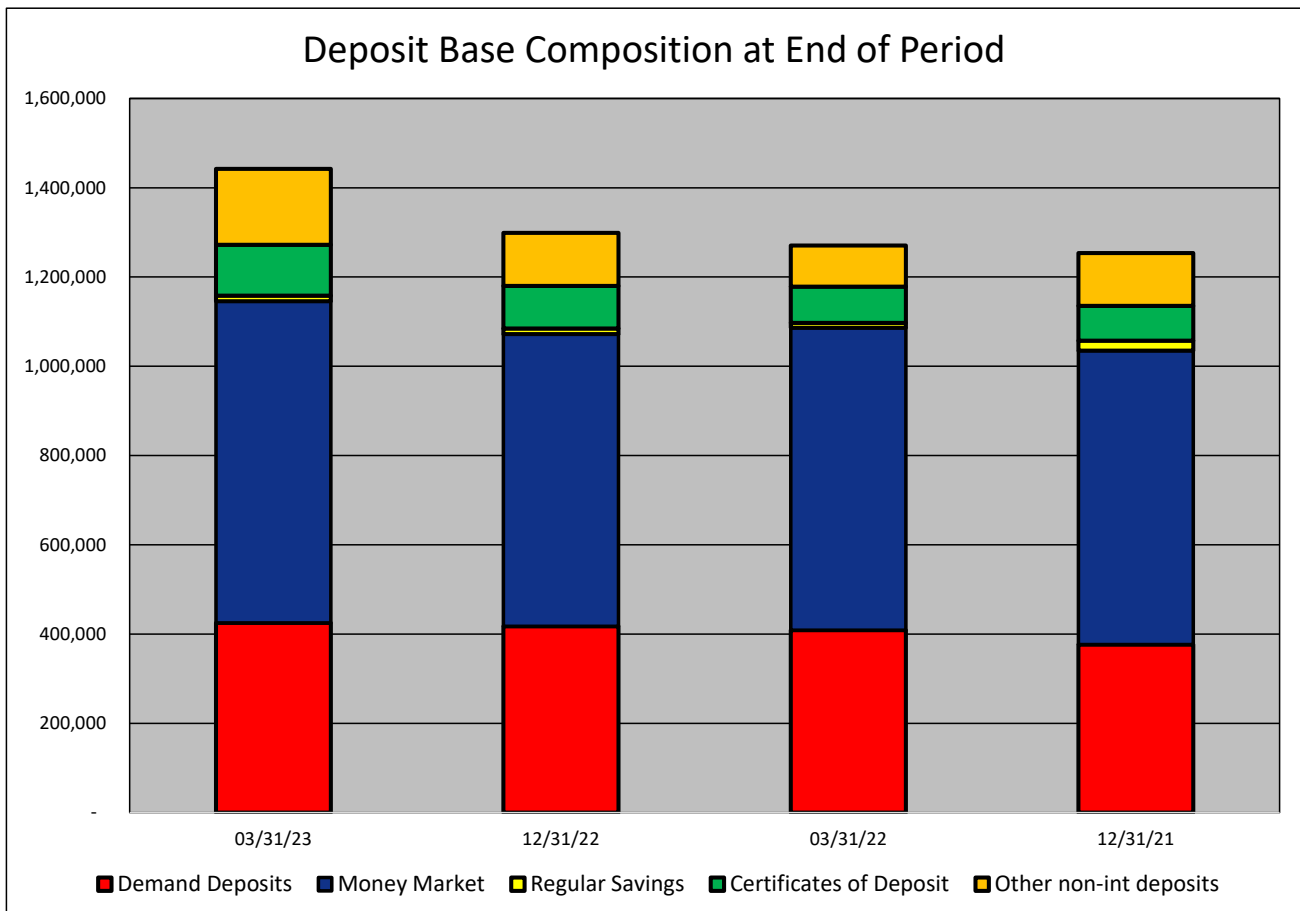
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	944	934	1,027	1,056	(83)	(8.08)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	944	934	1,027	1,056	(83)	(8.08)

**DEPOSIT BASE COMPOSITION - One Florida 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:**

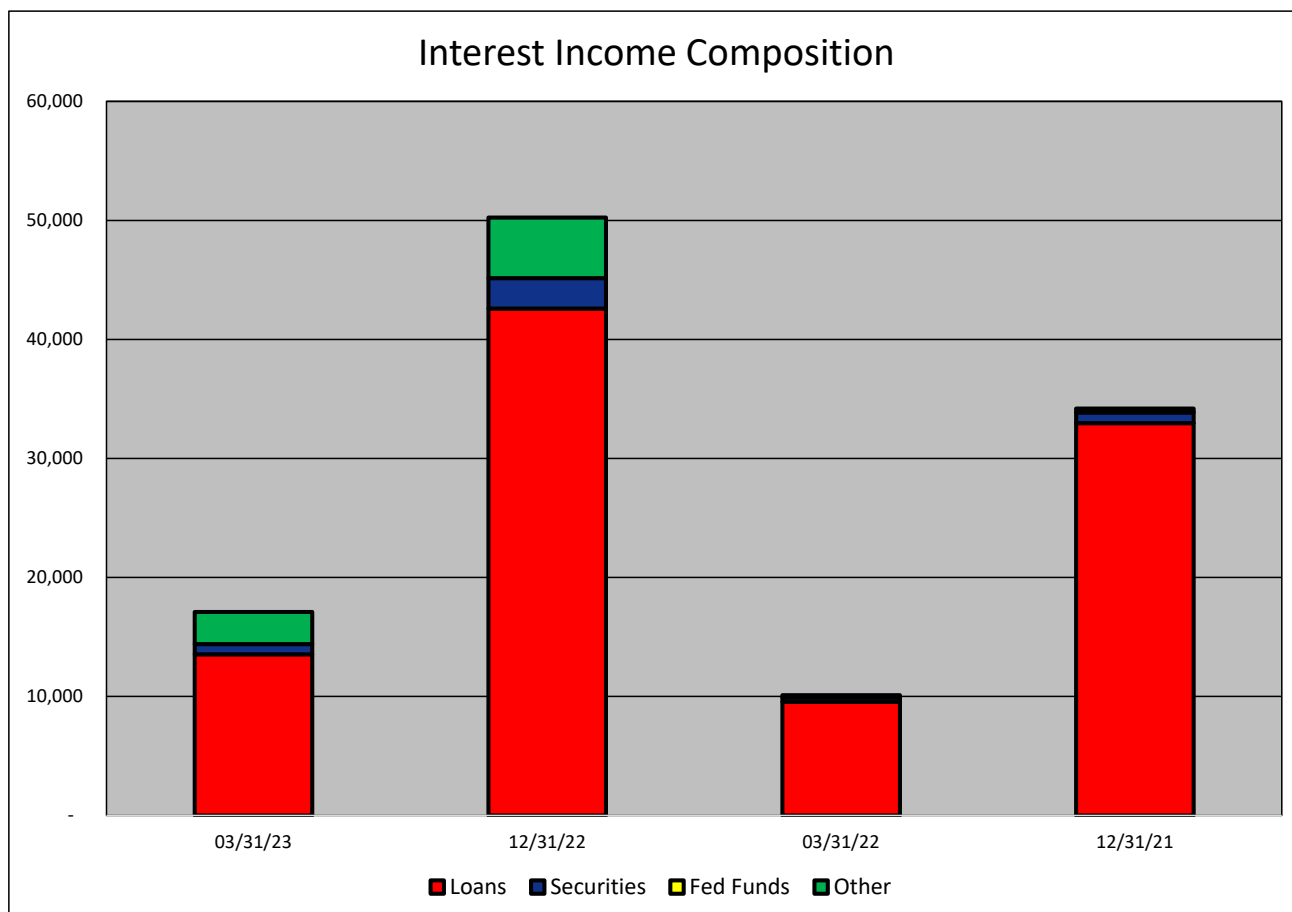
Demand Deposits	425,038	417,156	408,761	376,496	16,277	3.98
Money Market	720,788	654,970	677,518	658,434	43,270	6.39
Regular Savings	12,397	12,496	10,850	22,726	1,547	14.26
Certificates of Deposit	113,947	95,250	81,049	77,648	32,898	40.59
Other non-int deposits	170,336	119,100	92,578	118,530	77,758	83.99
<b>Total Deposits</b>	<b>1,442,506</b>	<b>1,298,972</b>	<b>1,270,756</b>	<b>1,253,834</b>	<b>171,750</b>	<b>13.52</b>





**INTEREST INCOME COMPOSITION- One Florida Bank**  
(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 INCOME CATEGORY</b>						
Loans	13,547	42,595	9,550	32,966	3,997	41.85
Securities	856	2,552	367	898	489	133.24
Fed Funds	-	-	-	-	-	NA
Other	2,687	5,085	190	332	2,497	1,314.21
<b>Total Int Income</b>	<b>17,090</b>	<b>50,232</b>	<b>10,107</b>	<b>34,196</b>	<b>6,983</b>	<b>69.09</b>

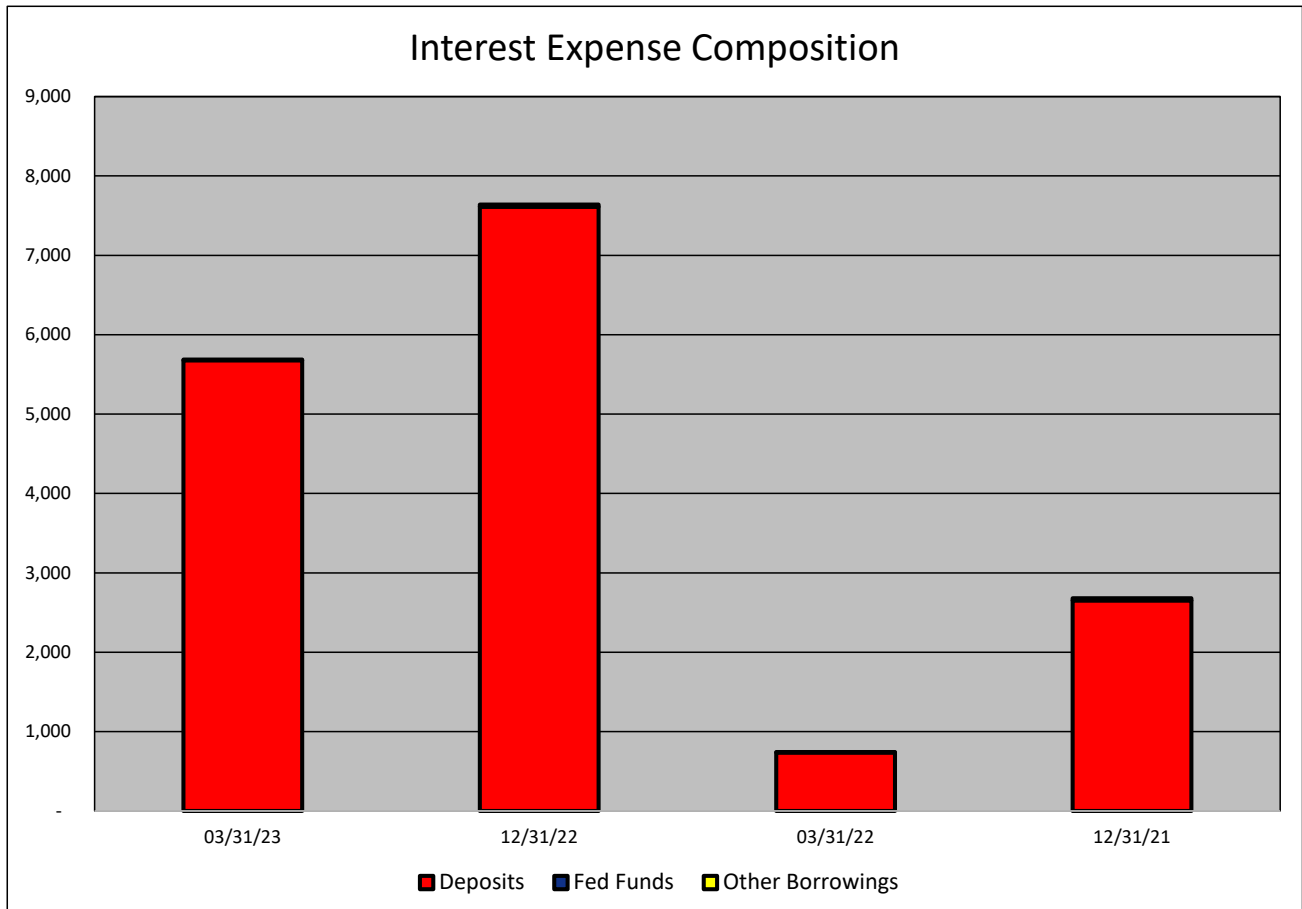


**INTEREST EXPENSE COMPOSITION- One Florida Bank**  
(Dollars in Thousands)

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	5,679	7,613	737	2,652	4,942	670.56
Fed Funds	-	-	-	-	-	NA
Other Borrowings	7	28	7	28	-	-
<b>Total Int Expense</b>	<b>5,686</b>	<b>7,641</b>	<b>744</b>	<b>2,680</b>	<b>4,942</b>	<b>664.25</b>

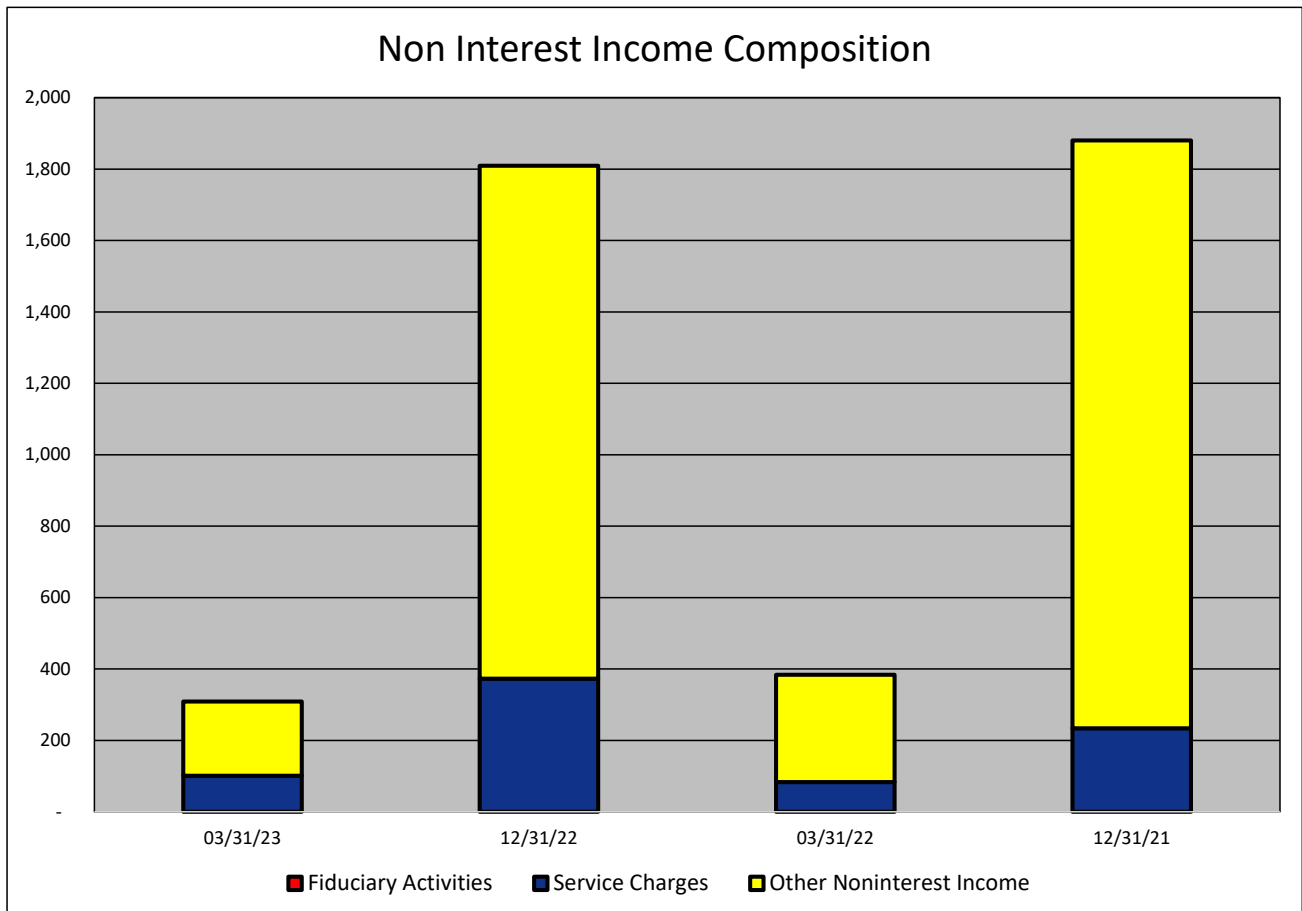


**NONINTEREST INCOME COMPOSITION- One Florida Bank**  
(Dollars in Thousands)

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	101	373	83	234	18	21.69
Other Noninterest Income	208	1,436	301	1,646	(93)	(30.90)
<b>Total Nonint. Income</b>	<b>309</b>	<b>1,809</b>	<b>384</b>	<b>1,880</b>	<b>(75)</b>	<b>(19.53)</b>

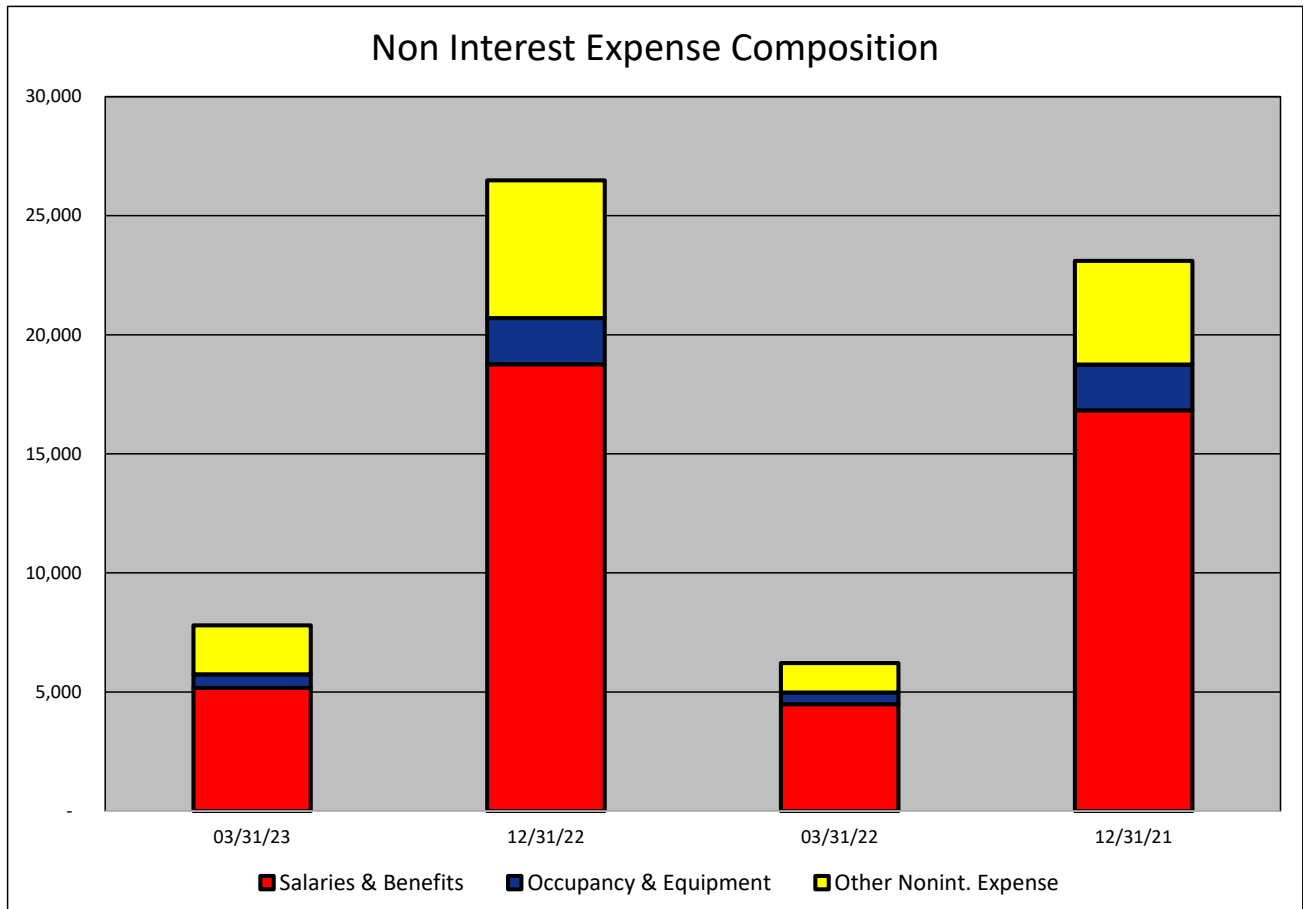


**NONINTEREST EXPENSE COMPOSITION- One Florida Bank**  
(Dollars in Thousands)

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	5,172	18,757	4,491	16,832	681	15.16
Occupancy & Equipment	574	1,944	489	1,917	85	17.38
Other Nonint. Expense	2,050	5,787	1,235	4,359	815	65.99
<b>Total Nonint. Expense</b>	<b>7,796</b>	<b>26,488</b>	<b>6,215</b>	<b>23,108</b>	<b>1581</b>	<b>25.44</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>
<b>One Florida Bank</b>	<b>1,576,070</b>	<b>1,385,269</b>	<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>	83.21	3.16
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
<b>One Florida Bank</b>	<b>76.64</b>	<b>70.15</b>	<b>8.82</b>
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
<b>One Florida Bank</b>	<b>1,474,447</b>	<b>0.86</b>	<b>10.58</b>
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
<b>One Florida Bank</b>	<b>0.08</b>	<b>2.03</b>	<b>66.55</b>	<b>9.98</b>
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
<b>One Florida Bank</b>	<b>0.85</b>	<b>0.09</b>	<b>0.06</b>	<b>0.72</b>
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
<b>One Florida Bank</b>	<b>1.05</b>	<b>18.93</b>	<b>0.00</b>	<b>0.00</b>	<b>8.82</b>
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>	<b>1.55</b>	<b>11.29</b>	<b>0.59</b>	<b>13.75</b>	<b>15.59</b>
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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
<b>One Florida Bank</b>	<b>69.55</b>	<b>0.71</b>	<b>0.00</b>	<b>0.00</b>
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
<b>One Florida Bank</b>	<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
<b>One Florida Bank</b>	<b>4.72</b>	<b>2.46</b>	<b>3.15</b>	<b>98.13</b>
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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