

Pnb Community Bank

Niceville, FL

Established

6/16/1986

Florida Bank and Thrift Performance Report

Table of Contents

Title	Page
PEER GROUP POSITION	1
EXECUTIVE SUMMARY	2
SELECTED FINANCIAL DATA	3
SECURITIES COMPOSITION	4
LOAN PORTFOLIO COMPOSITION	5
LOAN PORTFOLIO QUALITY	6
DEPOSIT BASE COMPOSITION	7
INTEREST INCOME COMPOSITION	8
INTEREST EXPENSE COMPOSITION	9
NONINTEREST INCOME COMPOSITION	10
NONINTEREST EXPENSE COMPOSITION	11
PEER GROUP COMPARISONS REPORT	12-22

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)

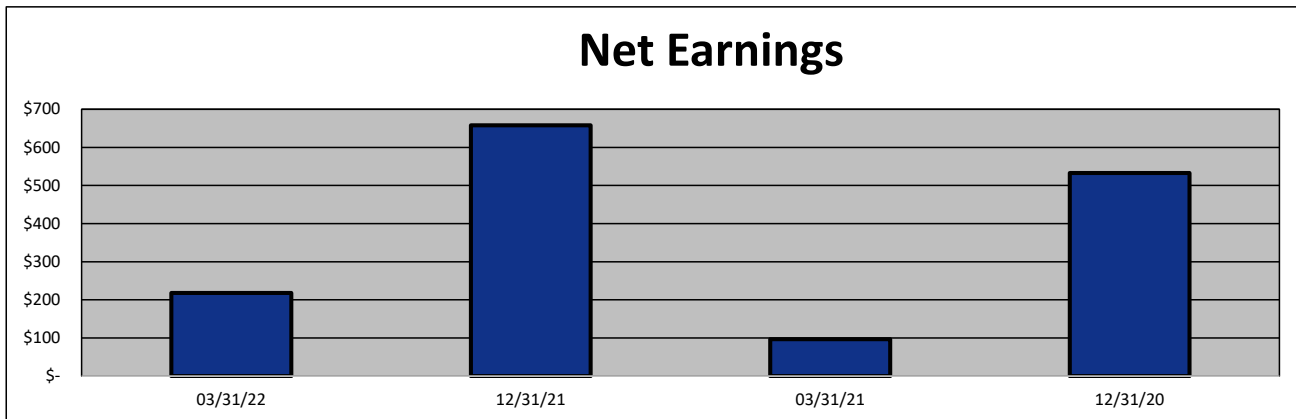
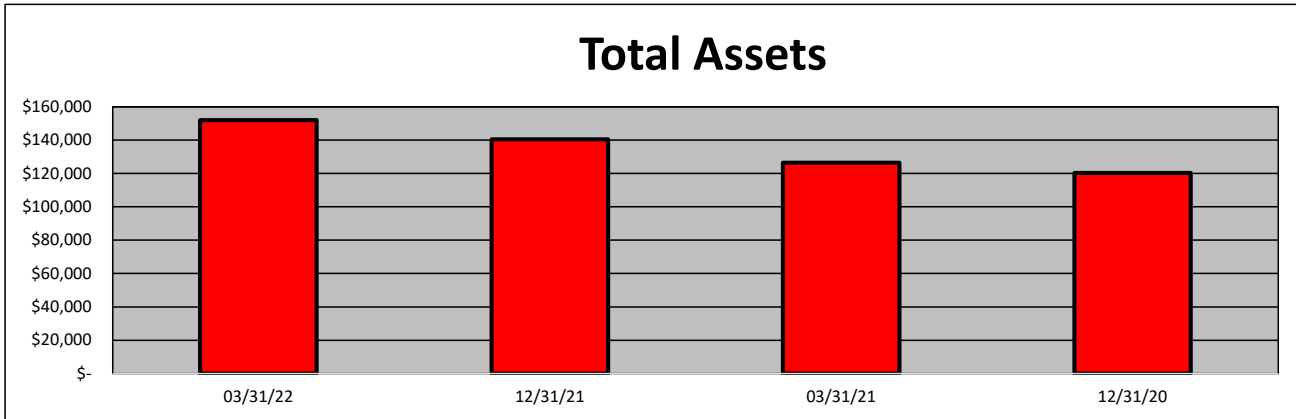
**EXECUTIVE SUMMARY - PNB Community Bank
(Percentage)**

Period Ending	03/31/22	12/31/21	03/31/21	12/31/20	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	7.66	9.09	9.77	10.48	9.41	8.97
Leverage Ratio	8.80	9.23	10.08	10.26	9.61	9.70
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	12.53	12.89
Risk Based Ratio	0.00	0.00	0.00	0.00	13.38	13.77
Common Equity Tier 1 Capital Ratio	NA	0.00	0.00	0.00	12.50	12.89
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	67.91	71.05	65.37	66.33	68.26	53.50
Loans/Assets	61.62	64.50	58.88	59.26	55.23	46.74
Securities/Assets	17.05	17.52	17.94	18.18	16.80	29.54
PROFITABILITY:						
Return on Avg Assets	0.60	0.50	0.32	0.47	0.84	0.64
Return on Avg Equity	7.15	5.21	3.11	4.28	9.50	7.55
Nonint Income/Avg Assets	0.31	0.36	0.34	0.45	0.87	0.85
Net Overhead Ratio	2.82	2.89	3.13	3.21	1.77	1.69
Efficiency Ratio	79.89	82.57	88.23	85.64	68.65	76.48
Assets (per million) per Employee	4.22	3.70	3.61	3.25	9.09	8.04
ASSET QUALITY:						
Reserves/Loans	0.97	0.97	1.00	1.02	1.34	1.40
Nonperforming Loans/Total Loans	1.16	0.11	0.05	0.05	0.74	0.74
Nonperforming Assets/Total Assets	0.71	0.07	0.03	0.03	0.53	0.55
Adjusted Texas Ratio	8.64	0.74	0.26	0.27	4.05	3.55
YIELDS & COSTS:						
Yield on earning assets	3.78	3.81	3.82	4.14	3.30	2.84
Cost of funds	0.06	0.13	0.17	0.25	0.46	0.29
Net interest margin	3.74	3.73	3.71	3.98	2.64	2.40
Avg Earning Assets/Avg Assets	96.38	95.96	96.82	96.24	90.01	94.35

SELECTED FINANCIAL DATA - PNB Community Bank
(Dollars in Thousands)

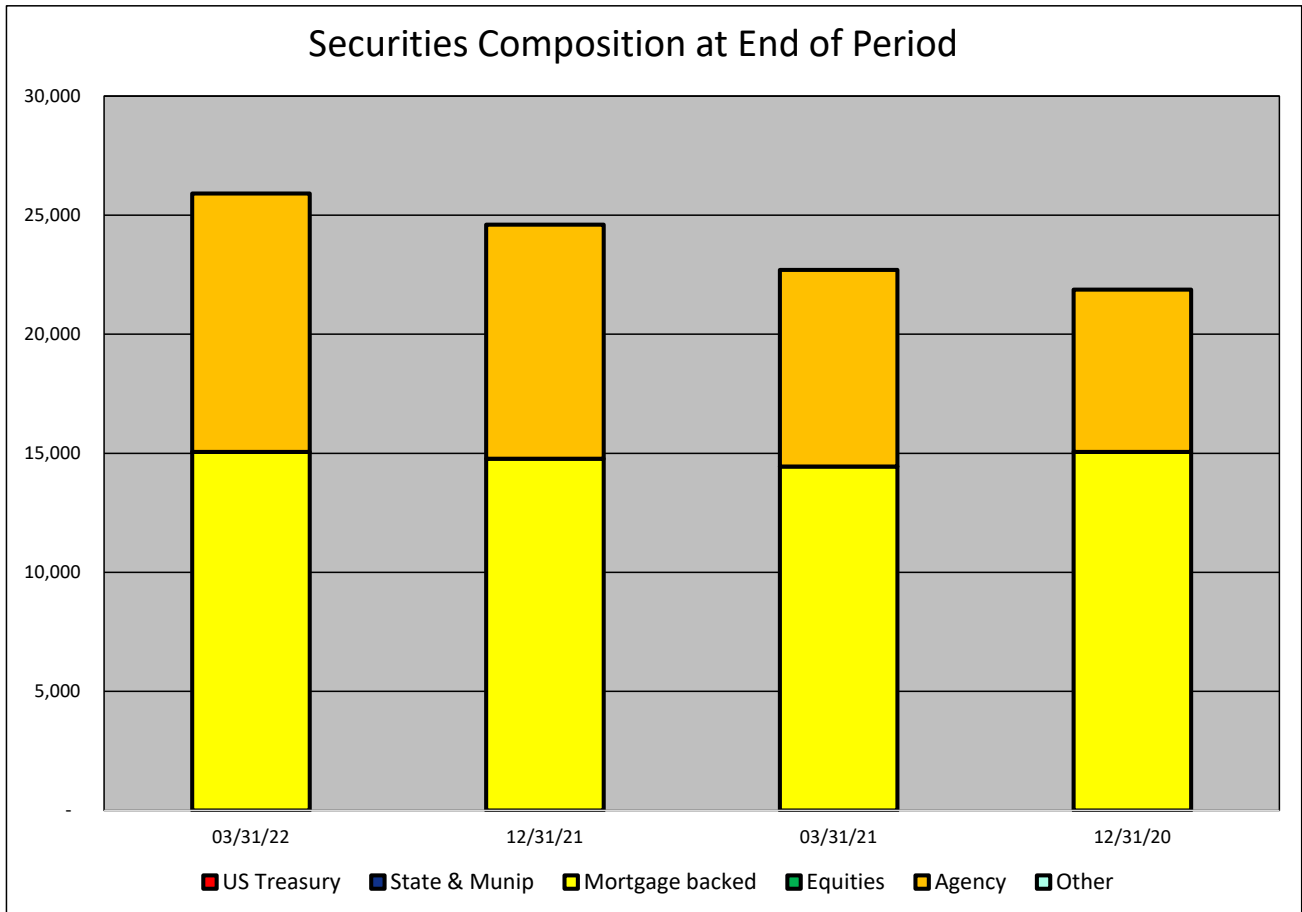
As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	151,966	140,441	126,517	120,307	25,449	20.12
Cash and Equivalents	29,341	24,610	28,714	26,425	627	2.18
Securities	25,904	24,601	22,696	21,873	3,208	14.13
Loans, net	93,640	90,587	74,499	71,298	19,141	25.69
Deposit Accounts	137,895	127,496	113,958	107,491	23,937	21.01
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	11,636	12,760	12,365	12,604	(729)	(5.90)

Period Ending	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	218	658	97	533	121	124.74
Interest Income	1,331	4,845	1,137	4,544	194	17.06
Interest Expense	14	107	32	180	(18)	(56.25)
Net Interest Income	1,317	4,738	1,105	4,364	212	19.19
Prov for Loan Loss	-	-	-	-	-	NA
Noninterest income	112	478	105	515	7	6.67
Gain on Sale of Securities	-	-	-	17	-	NA
Noninterest Expense	1,142	4,309	1,068	4,179	74	6.93
Net Operating Income	287	907	142	700	145	102.11
Income Taxes	69	249	45	184	24	53.33



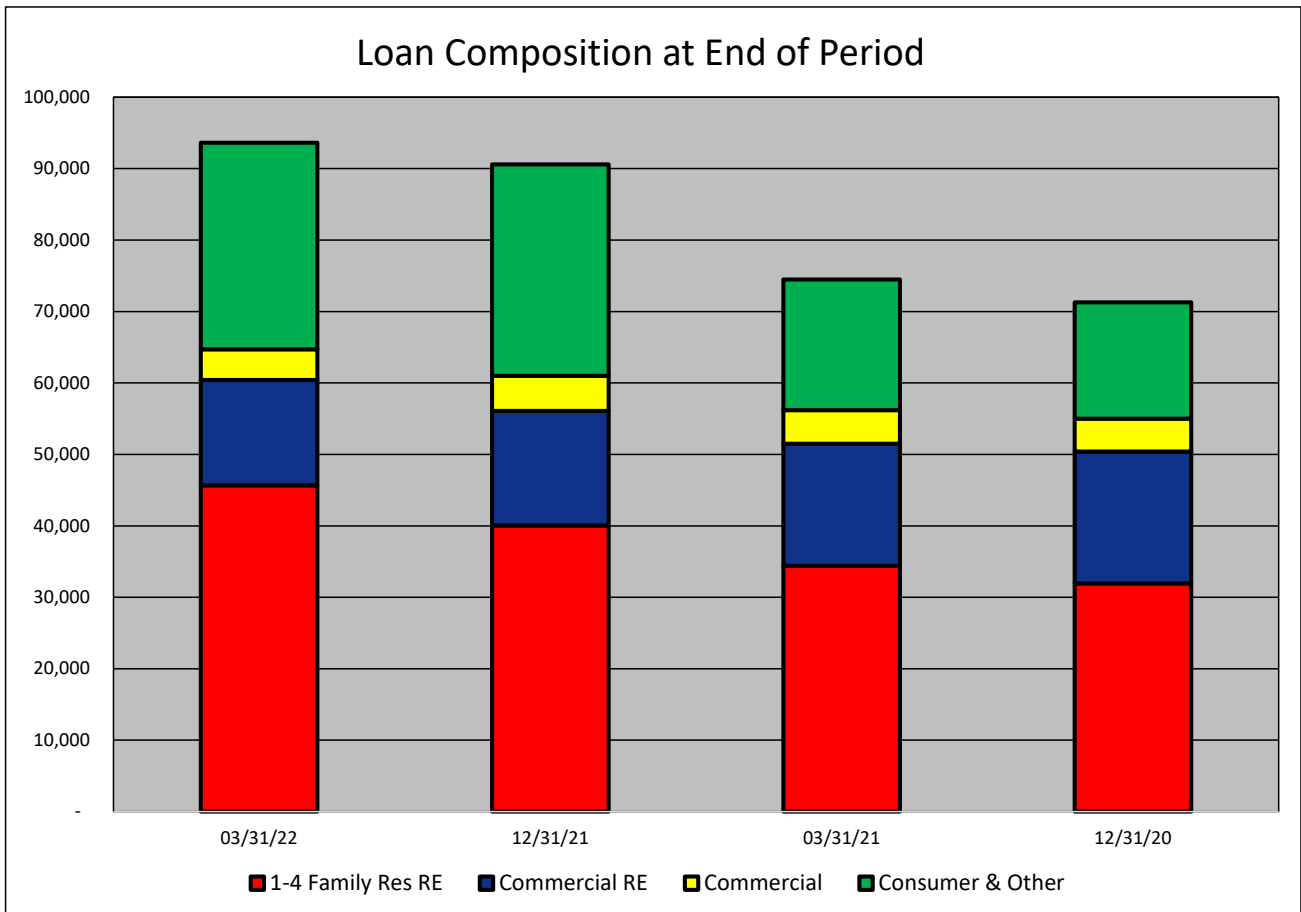
SECURITIES COMPOSITION - PNB Community Bank
(Dollars in Thousands)

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	-	-	-	-	-	NA
Mortgage backed	15,055	14,774	14,441	15,055	614	4.25
Equities	-	-	-	-	-	NA
Agency	10,849	9,827	8,255	6,818	2,594	31.42
Other	-	-	-	-	-	NA
Total Securities	25,904	24,601	22,696	21,873	3,208	14.13



LOAN PORTFOLIO COMPOSITION - PNB Community 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	45,689	40,049	34,388	31,958	11,301	32.86
Commercial RE	14,725	16,048	17,113	18,438	(2,388)	(13.95)
Commercial	4,289	4,906	4,681	4,613	(392)	(8.37)
Consumer & Other	28,937	29,584	18,317	16,289	10,620	57.98
Loans, Net	93,640	90,587	74,499	71,298	19,141	25.69



LOAN PORTFOLIO QUALITY - PNB Community 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	883	727	727	634	156	21.46
Total Recoveries	25	161	16	93	9	56.25
Total Charge-offs	-	5	-	-	-	NA
Provision Expense	-	-	-	-	-	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	908	883	742	727	166	22.37

NON-PERFORMING ASSETS:

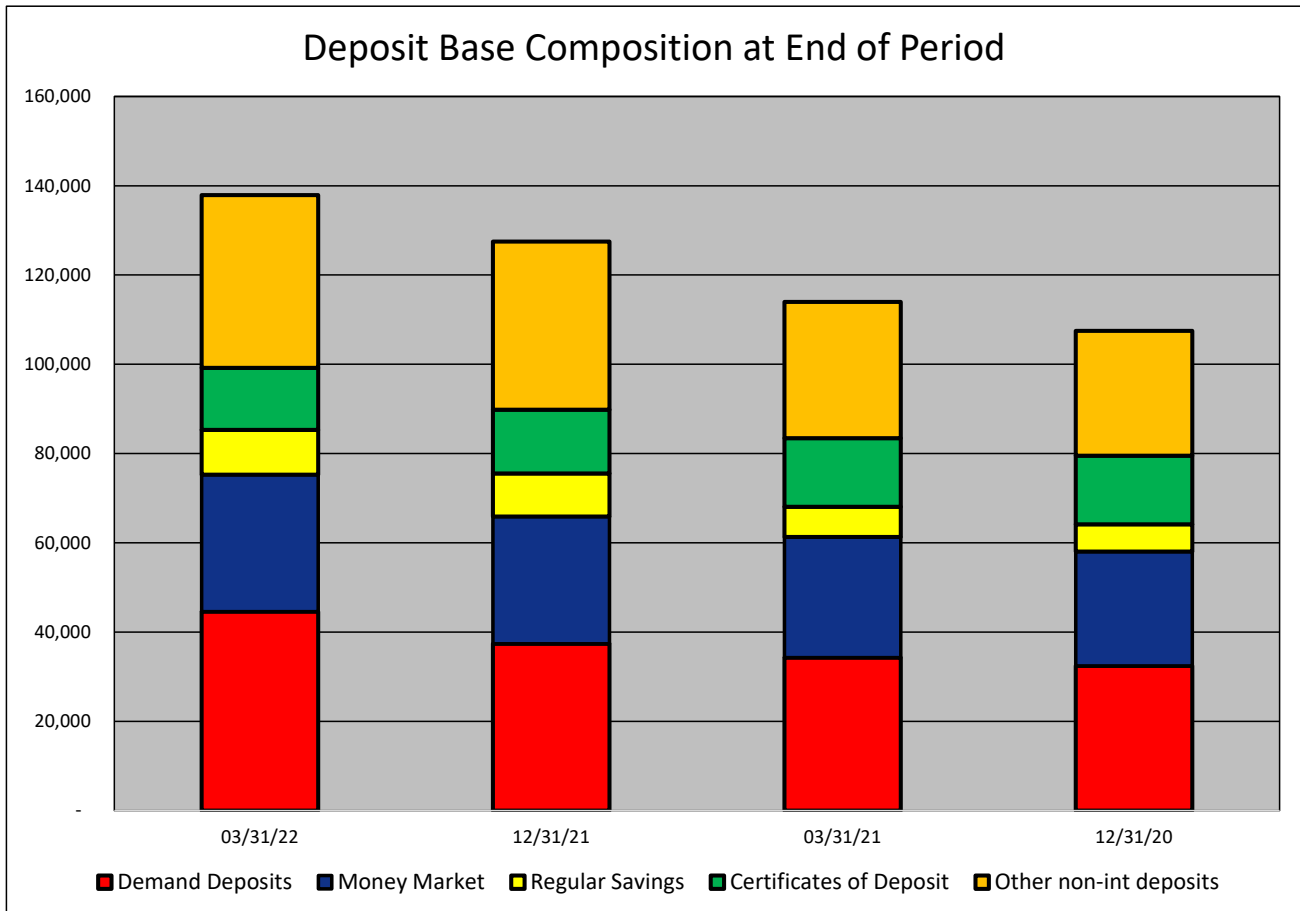
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	1,084	101	34	36	1,050	3,088.24
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	1,084	101	34	36	1,050	3,088.24

DEPOSIT BASE COMPOSITION - PNB Community 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	44,562	37,378	34,290	32,408	10,272	29.96
Money Market	30,724	28,514	26,998	25,607	3,726	13.80
Regular Savings	9,992	9,665	6,777	6,116	3,215	47.44
Certificates of Deposit	13,904	14,265	15,384	15,397	(1,480)	(9.62)
Other non-int deposits	38,713	37,674	30,509	27,963	8,204	26.89
Total Deposits	137,895	127,496	113,958	107,491	23,937	21.01

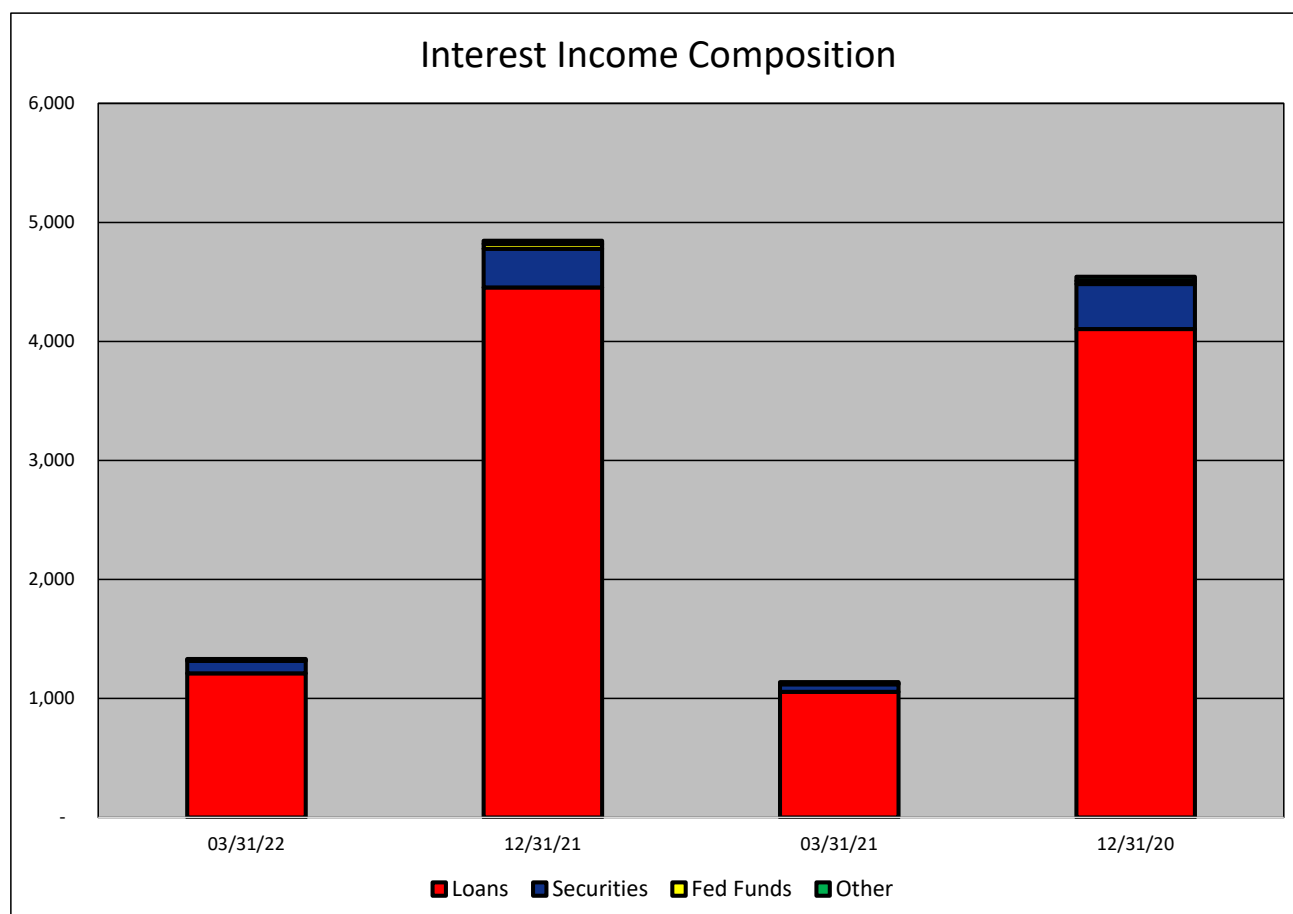


INTEREST INCOME COMPOSITION- PNB Community Bank
(Dollars in Thousands)

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

Loans	1,212	4,453	1,056	4,103	156	14.77
Securities	104	325	64	379	40	62.50
Fed Funds	10	41	10	26	-	-
Other	5	26	7	36	(2)	(28.57)
Total Int Income	1,331	4,845	1,137	4,544	194	17.06

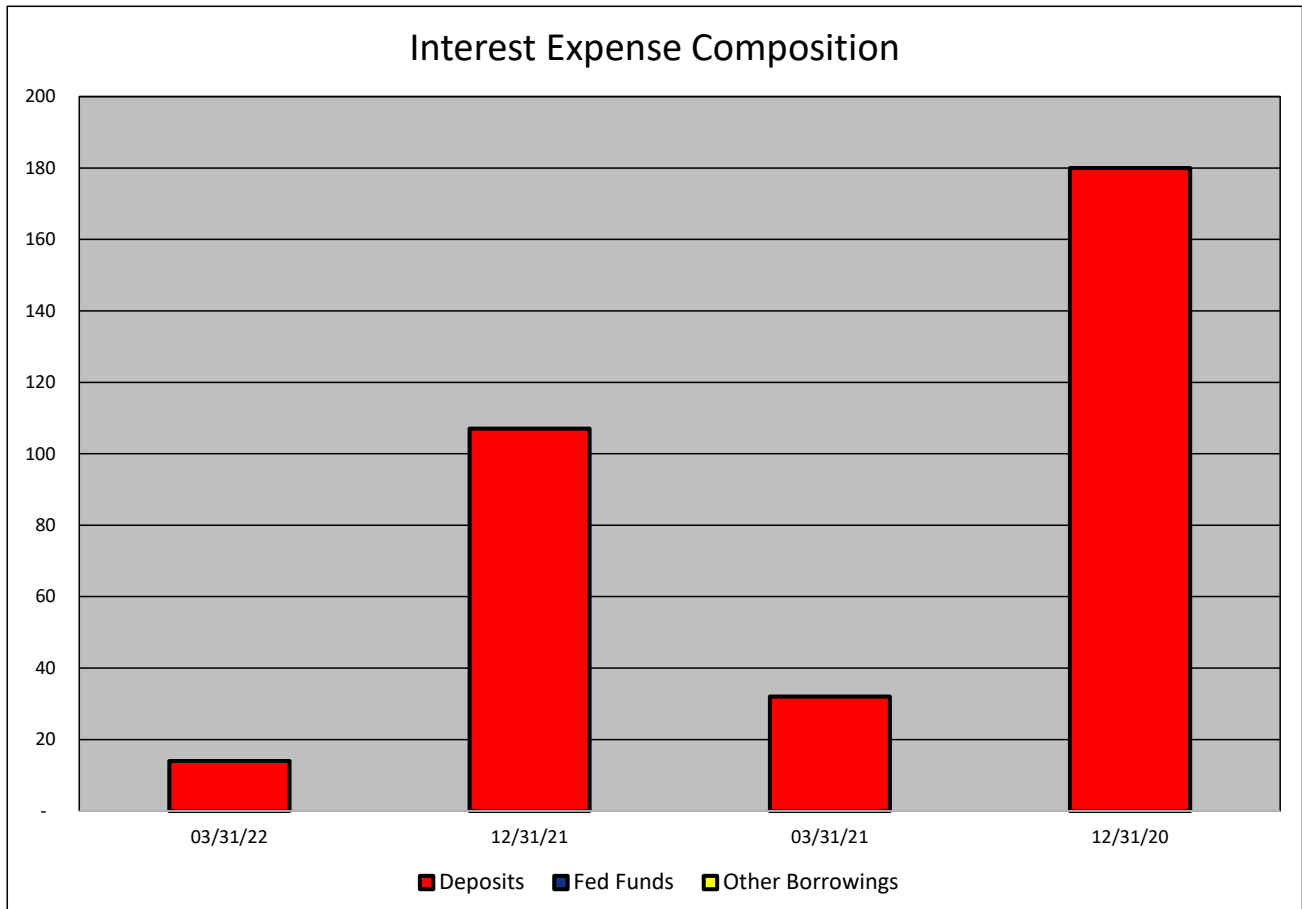


INTEREST EXPENSE COMPOSITION- PNB Community Bank
(Dollars in Thousands)

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

Deposits	14	107	32	180	(18)	(56.25)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	14	107	32	180	(18)	(56.25)

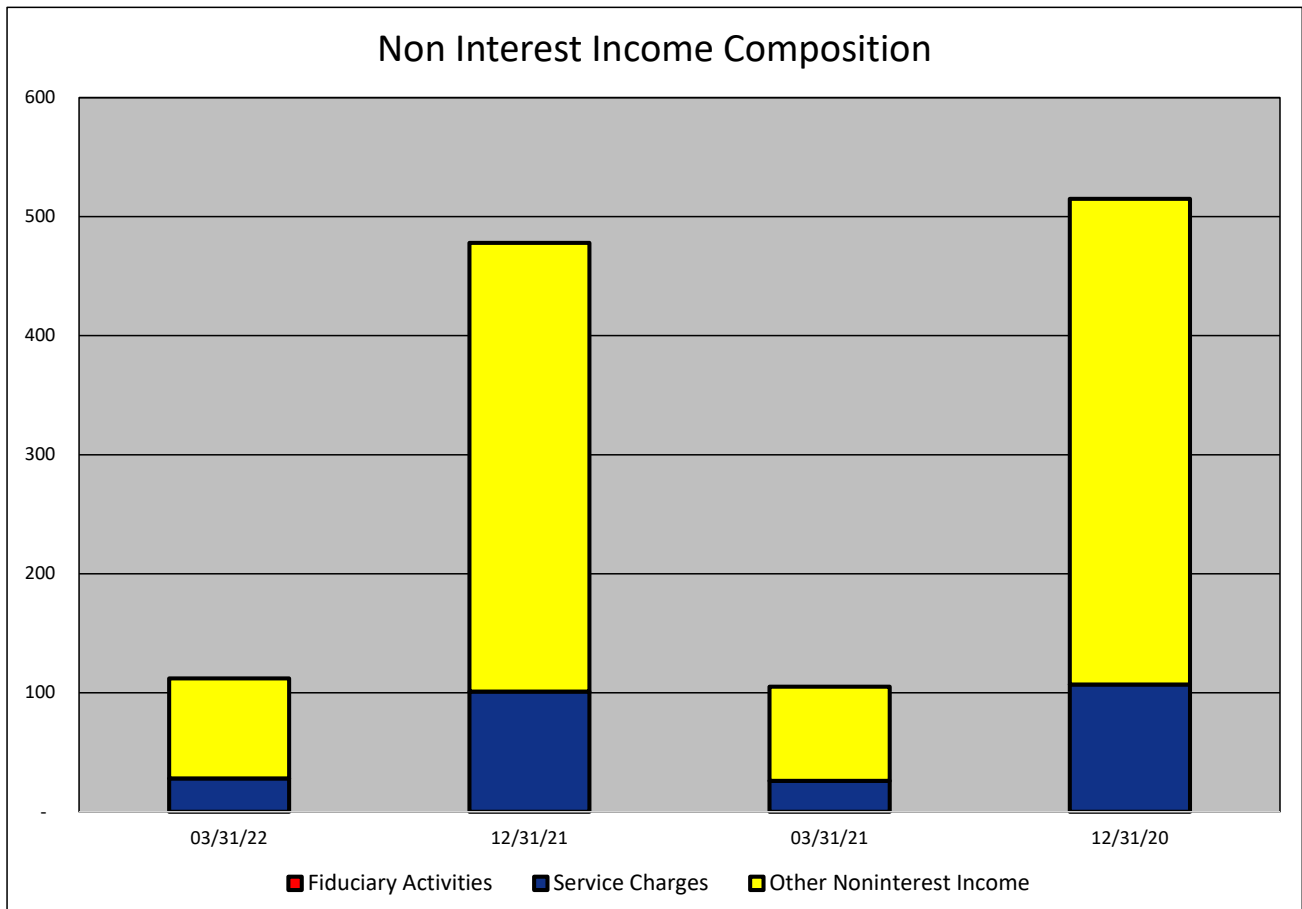


NONINTEREST INCOME COMPOSITION- PNB Community Bank
(Dollars in Thousands)

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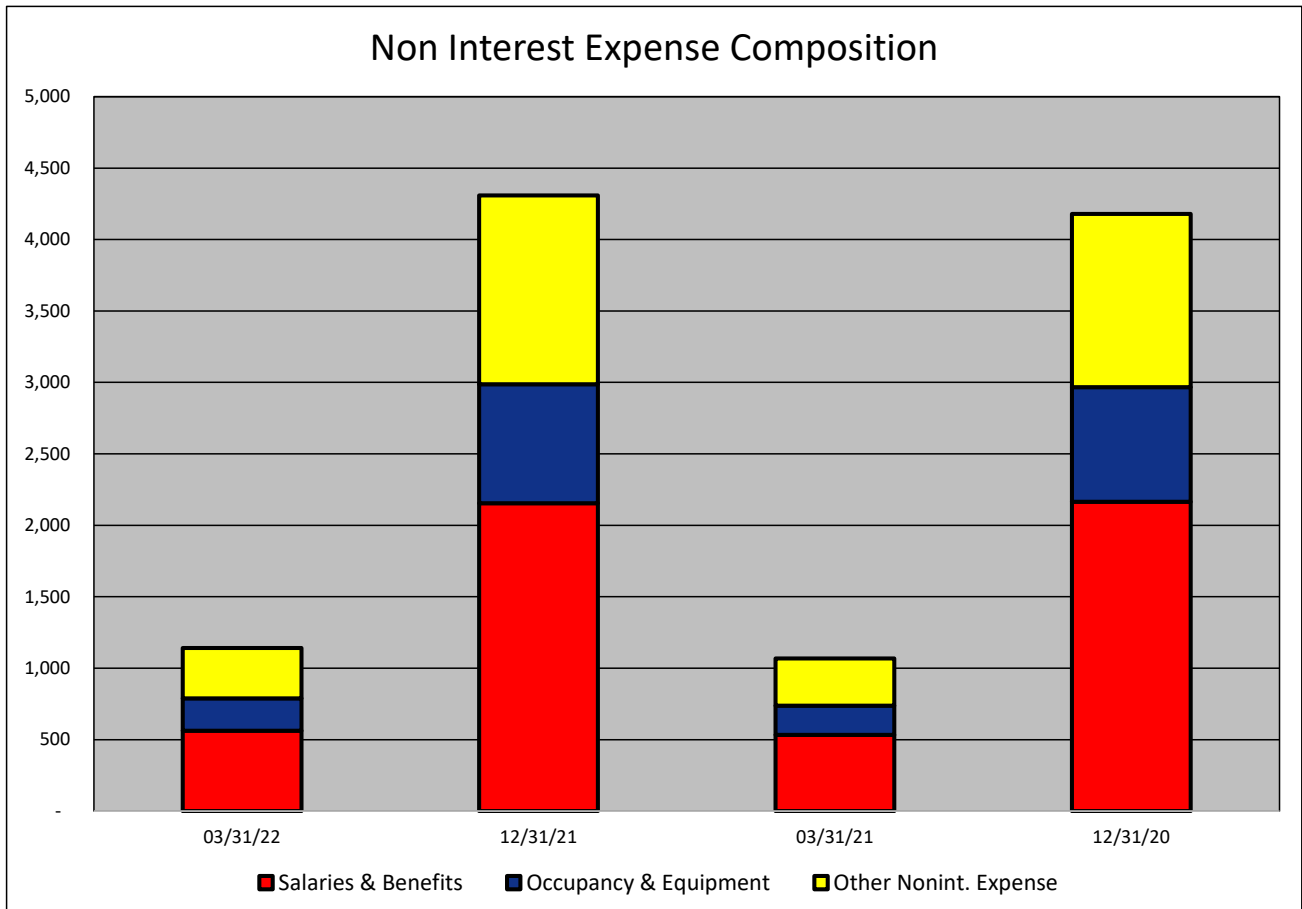
NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	28	101	26	107	2	7.69
Other Noninterest Income	84	377	79	408	5	6.33
Total Nonint. Income	112	478	105	515	7	6.67



NONINTEREST EXPENSE COMPOSITION- PNB Community Bank
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	562	2,154	534	2,164	28	5.24
Occupancy & Equipment	226	833	204	802	22	10.78
Other Nonint. Expense	354	1,322	330	1,213	24	7.27
Total Nonint. Expense	1,142	4,309	1,068	4,179	74	6.93



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