

# Peoples Bank Of Graceville

Graceville, FL

Established

7/12/1974

## 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 six months June 30, 2022**

Institution name	Total Assets (\$000's)
Tiaa, Fsb	38,576,417
Capital City Bank	4,347,799
First Federal Bank	3,496,824
One Florida Bank	1,411,301
Drummond Community Bank	1,015,279
Prime Meridian Bank	860,735
Fnbt Bank	687,388
Beach Bank	619,248
Intracoastal Bank	550,214
Florida Capital Bank, National Association	521,750
First National Bank Northwest Florida	239,376
Community State Bank	213,562
The Warrington Bank	206,970
Madison County Community Bank	178,719
Lafayette State Bank	177,104
Bank Of Pensacola	158,209
Pnb Community Bank	147,662
Peoples Bank Of Graceville	113,192

Institution name	Return on Avg Assets (%)
Intracoastal Bank	1.66
Peoples Bank Of Graceville	1.27
Tiaa, Fsb	1.18
Drummond Community Bank	1.07
Prime Meridian Bank	1.04
First Federal Bank	1.00
Fnbt Bank	0.93
First National Bank Northwest Florida	0.86
Capital City Bank	0.84
Florida Capital Bank, National Association	0.83
One Florida Bank	0.79
Madison County Community Bank	0.76
Beach Bank	0.67
Pnb Community Bank	0.59
Lafayette State Bank	0.51
Bank Of Pensacola	0.32
Community State Bank	0.23
The Warrington Bank	(0.05)

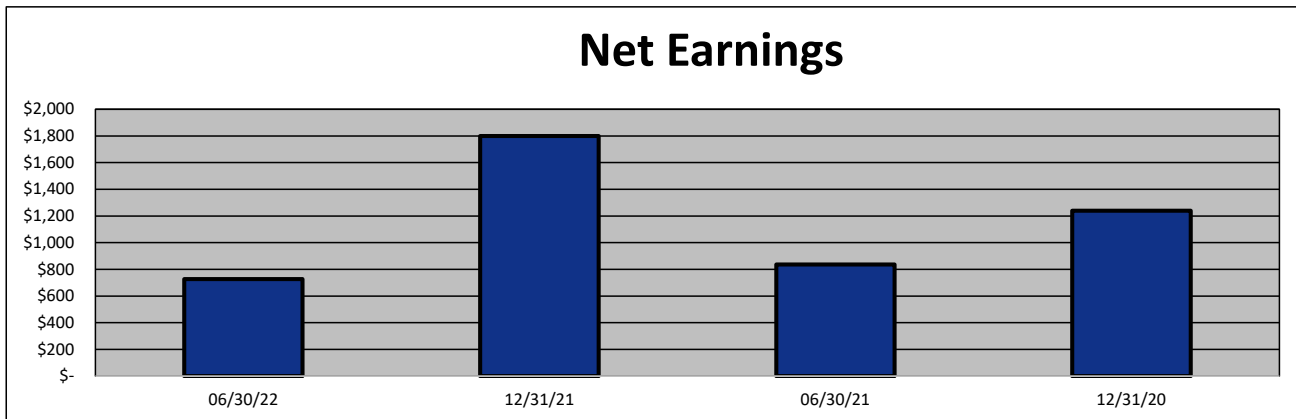
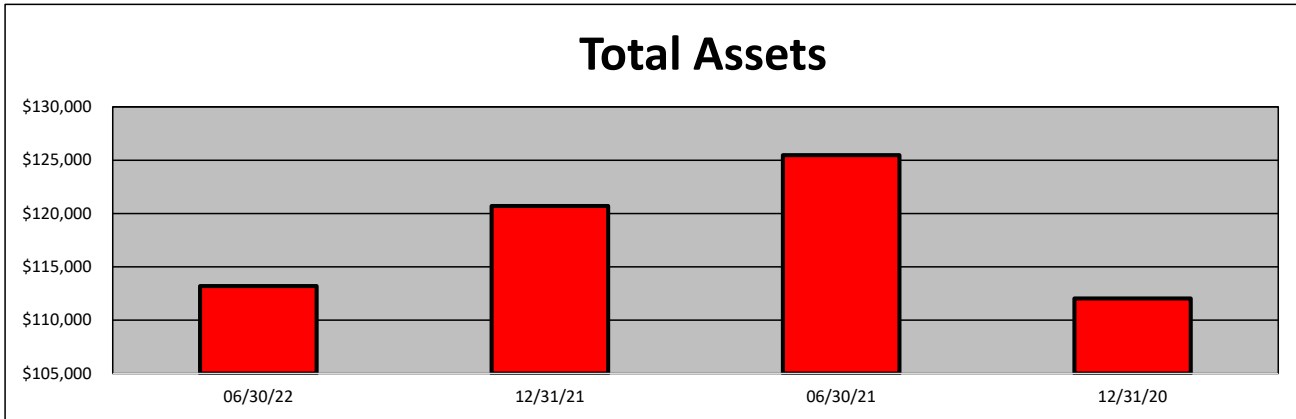
**EXECUTIVE SUMMARY - Peoples Bank of Graceville  
(Percentage)**

Period Ending	06/30/22	12/31/21	06/30/21	12/31/20	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	2.56	9.72	10.19	11.75	10.08	7.90
Leverage Ratio	10.59	9.46	9.77	10.23	10.09	9.25
Tier 1 Cap/Risk Based Assets	31.98	34.38	32.16	38.41	16.44	15.75
Risk Based Ratio	33.06	35.58	33.27	39.66	17.29	16.64
Common Equity Tier 1 Capital Ratio	31.98	34.38	32.16	38.41	16.42	15.75
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	31.00	31.13	38.67	43.10	64.07	59.01
Loans/Assets	30.10	27.79	34.59	37.65	52.71	50.75
Securities/Assets	61.40	63.12	53.78	51.05	17.27	27.40
<b>PROFITABILITY:</b>						
Return on Avg Assets	1.27	1.50	1.43	1.17	0.67	0.81
Return on Avg Equity	20.03	14.32	13.20	9.69	9.14	10.21
Nonint Income/Avg Assets	0.25	0.24	0.24	0.27	0.86	0.92
Net Overhead Ratio	1.31	1.53	1.46	1.33	1.91	1.62
Efficiency Ratio	54.14	53.48	53.62	57.13	225.75	70.54
Assets (per million) per Employee	8.09	8.62	8.96	8.00	9.27	8.22
<b>ASSET QUALITY:</b>						
Reserves/Loans	1.17	1.19	0.92	0.95	1.36	1.32
Nonperforming Loans/Total Loans	0.37	0.44	0.43	0.08	0.69	0.74
Nonperforming Assets/Total Assets	0.11	0.12	0.15	0.03	0.47	0.49
Adjusted Texas Ratio	3.85	1.22	1.43	0.24	3.38	4.08
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	2.98	3.52	3.44	3.27	3.18	3.04
Cost of funds	0.51	0.74	0.83	1.14	0.42	0.30
Net interest margin	2.63	3.07	2.93	2.53	2.61	2.53
Avg Earning Assets/Avg Assets	98.67	98.94	98.92	98.57	90.17	94.25

**SELECTED FINANCIAL DATA - Peoples Bank of Graceville**  
(Dollars in Thousands)

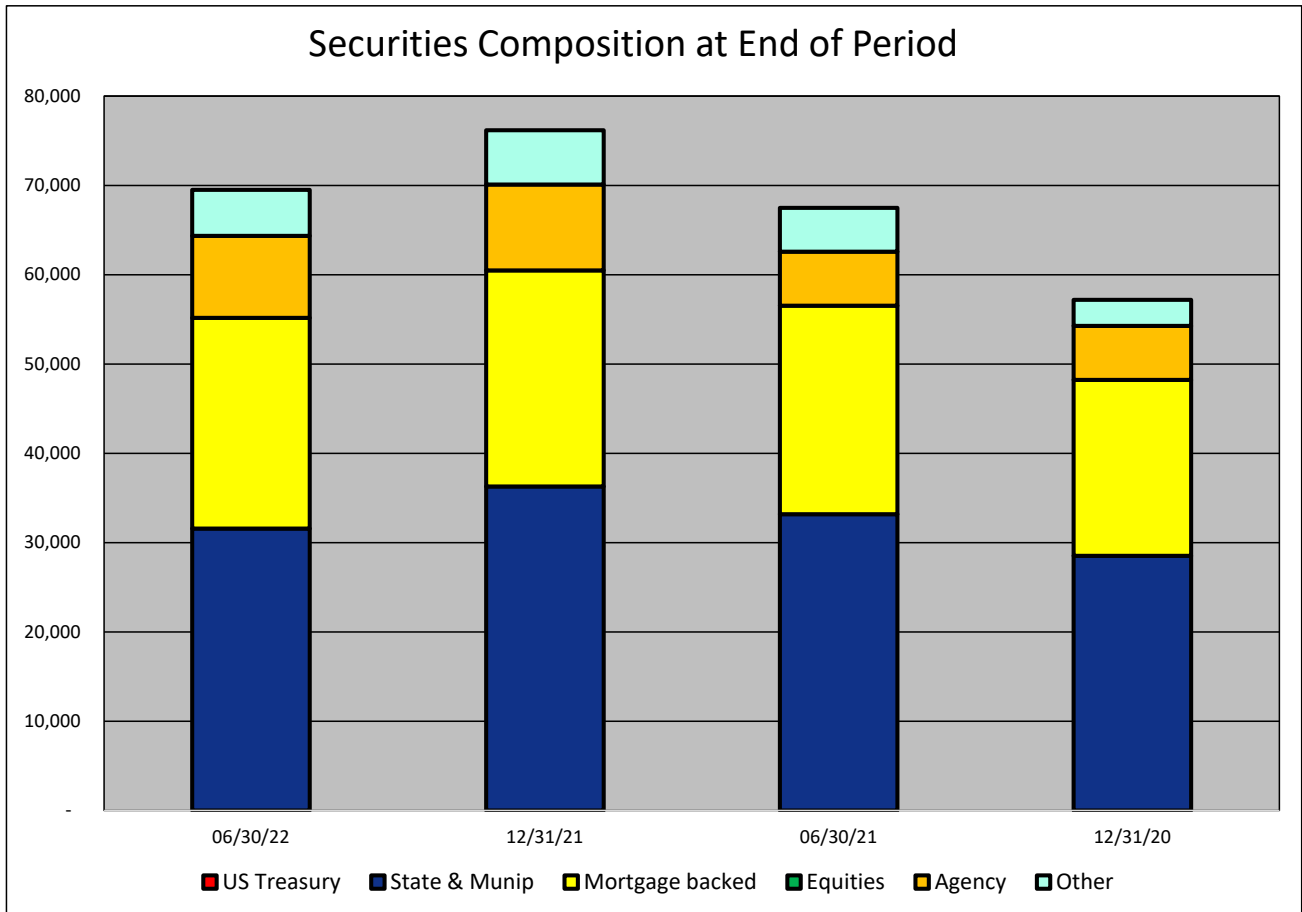
<b>As of:</b>	<b>06/30/22</b>	<b>12/31/21</b>	<b>06/30/21</b>	<b>12/31/20</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	113,192	120,691	125,466	112,029	(12,274)	(9.78)
Cash and Equivalents	8,964	10,461	14,035	12,095	(5,071)	(36.13)
Securities	69,503	76,175	67,477	57,188	2,026	3.00
Loans, net	34,068	33,536	43,398	42,184	(9,330)	(21.50)
Deposit Accounts	109,912	107,720	112,214	97,878	(2,302)	(2.05)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	2,902	11,737	12,785	13,161	(9,883)	(77.30)

<b>Period Ending</b>	<b>06/30/22</b>	<b>12/31/21</b>	<b>06/30/21</b>	<b>12/31/20</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	727	1,800	836	1,240	(109)	(13.04)
Interest Income	1,688	4,181	1,993	3,410	(305)	(15.30)
Interest Expense	197	540	299	765	(102)	(34.11)
Net Interest Income	1,491	3,641	1,694	2,645	(203)	(11.98)
Prov for Loan Loss	-	1	-	-	-	NA
Noninterest income	145	284	141	288	4	2.84
Gain on Sale of Securities	9	4	-	6	9	NA
Noninterest Expense	898	2,123	996	1,701	(98)	(9.84)
Net Operating Income	738	1,801	839	1,232	(101)	(12.04)
Income Taxes	-	-	-	-	-	NA



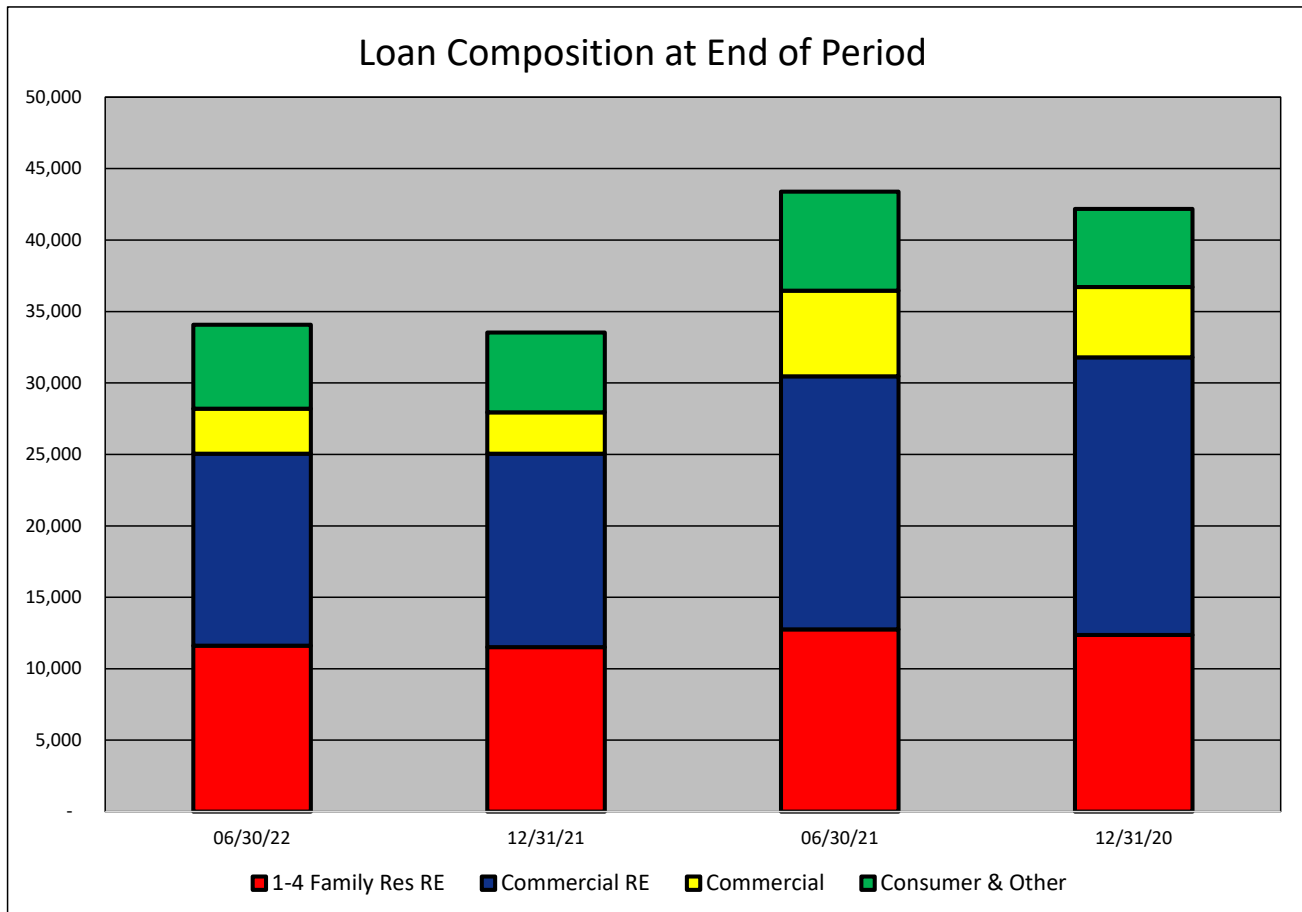
**SECURITIES COMPOSITION - Peoples Bank of Graceville**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>SECURITIES CATEGORY:</b>						
US Treasury	-	-	-	-	-	NA
State & Munip	31,575	36,290	33,171	28,514	(1,596)	(4.81)
Mortgage backed	23,590	24,179	23,356	19,716	234	1.00
Equities	-	-	-	-	-	NA
Agency	9,178	9,630	6,049	6,031	3,129	51.73
Other	5,160	6,076	4,901	2,927	259	5.28
<b>Total Securities</b>	<b>69,503</b>	<b>76,175</b>	<b>67,477</b>	<b>57,188</b>	<b>2,026</b>	<b>3.00</b>



**LOAN PORTFOLIO COMPOSITION - Peoples Bank of Graceville**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	11,614	11,518	12,762	12,362	(1,148)	(9.00)
Commercial RE	13,430	13,528	17,701	19,432	(4,271)	(24.13)
Commercial	3,151	2,897	5,997	4,924	(2,846)	(47.46)
Consumer & Other	5,873	5,593	6,938	5,466	(1,065)	(15.35)
<b>Loans, Net</b>	<b>34,068</b>	<b>33,536</b>	<b>43,398</b>	<b>42,184</b>	<b>(9,330)</b>	<b>(21.50)</b>



**LOAN PORTFOLIO QUALITY - Peoples Bank of Graceville**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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**LOAN LOSS RESERVE ACTIVITY:**

Beginning Balance	400	401	401	400	(1)	(0.25)
Total Recoveries	-	-	-	1	-	NA
Total Charge-offs	-	2	-	-	-	NA
Provision Expense	-	1	-	-	-	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	400	400	401	401	(1)	(0.25)

**NON-PERFORMING ASSETS:**

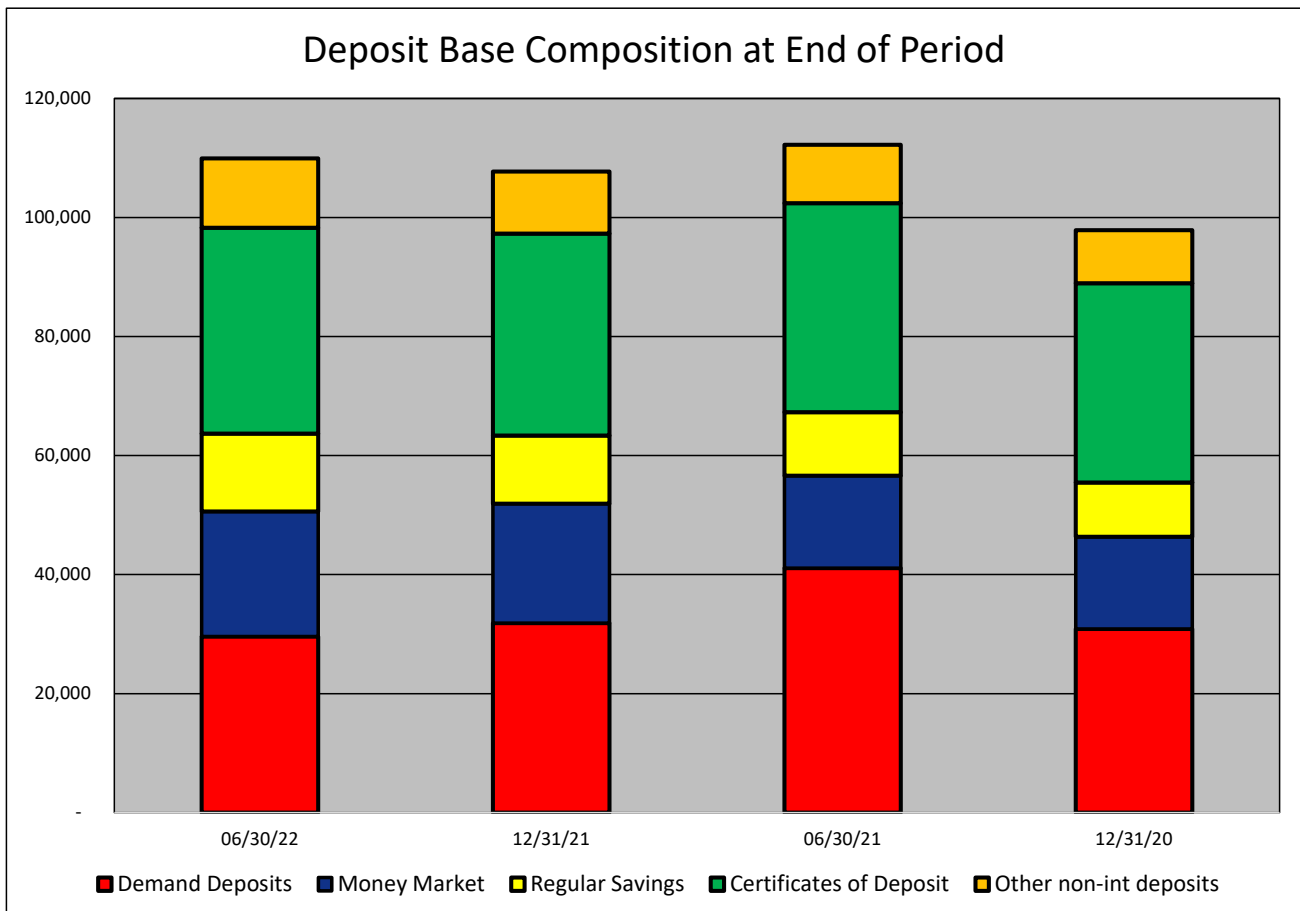
Total-90+ Days Past Due	55	-	71	-	(16)	(22.54)
Total-Nonaccrual	72	148	117	33	(45)	(38.46)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	127	148	188	33	(61)	(32.45)

**DEPOSIT BASE COMPOSITION - Peoples Bank of Graceville**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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**DEPOSIT BASE CATEGORY:**

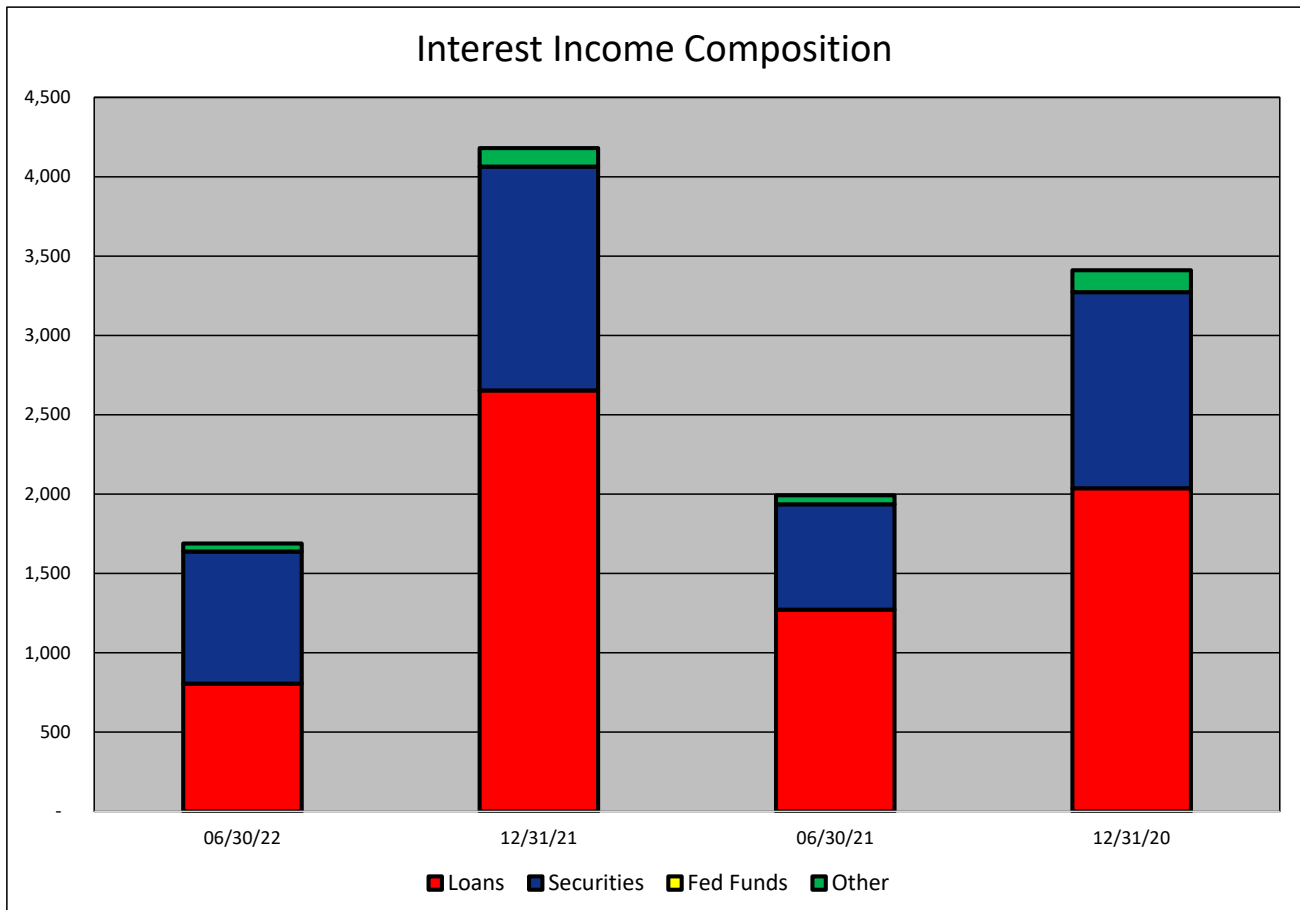
Demand Deposits	29,577	31,834	41,064	30,853	(11,487)	(27.97)
Money Market	21,042	20,092	15,537	15,493	5,505	35.43
Regular Savings	13,072	11,425	10,686	9,119	2,386	22.33
Certificates of Deposit	34,578	33,931	35,108	33,478	(530)	(1.51)
Other non-int deposits	11,643	10,438	9,819	8,935	1,824	18.58
<b>Total Deposits</b>	<b>109,912</b>	<b>107,720</b>	<b>112,214</b>	<b>97,878</b>	<b>(2,302)</b>	<b>(2.05)</b>





**INTEREST INCOME COMPOSITION- Peoples Bank of Graceville**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	805	2,653	1,272	2,037	(467)	(36.71)
Securities	833	1,411	664	1,235	169	25.45
Fed Funds	-	-	-	-	-	NA
Other	50	117	57	138	(7)	(12.28)
<b>Total Int Income</b>	<b>1,688</b>	<b>4,181</b>	<b>1,993</b>	<b>3,410</b>	<b>(305)</b>	<b>(15.30)</b>

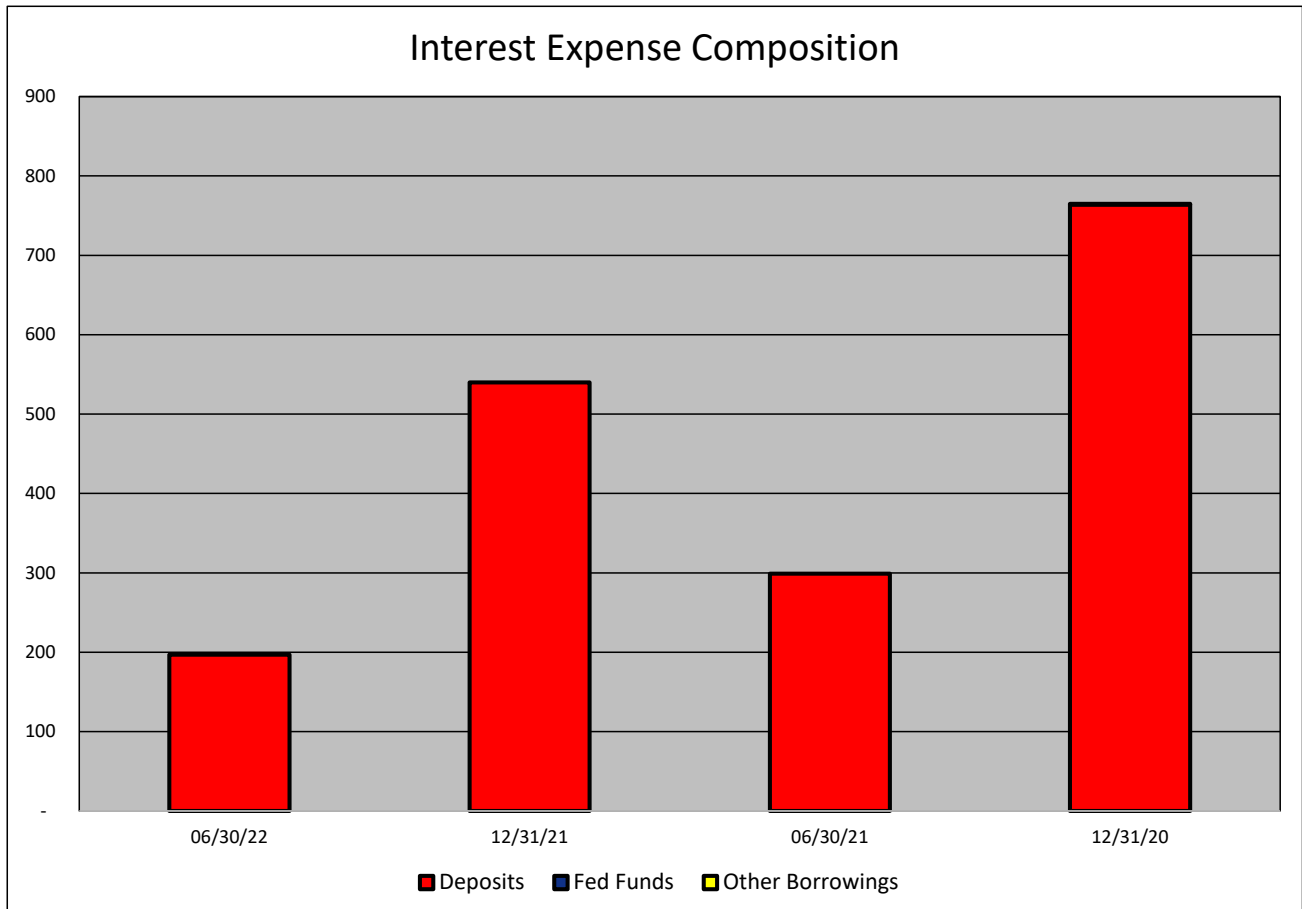


**INTEREST EXPENSE COMPOSITION- Peoples Bank of Graceville**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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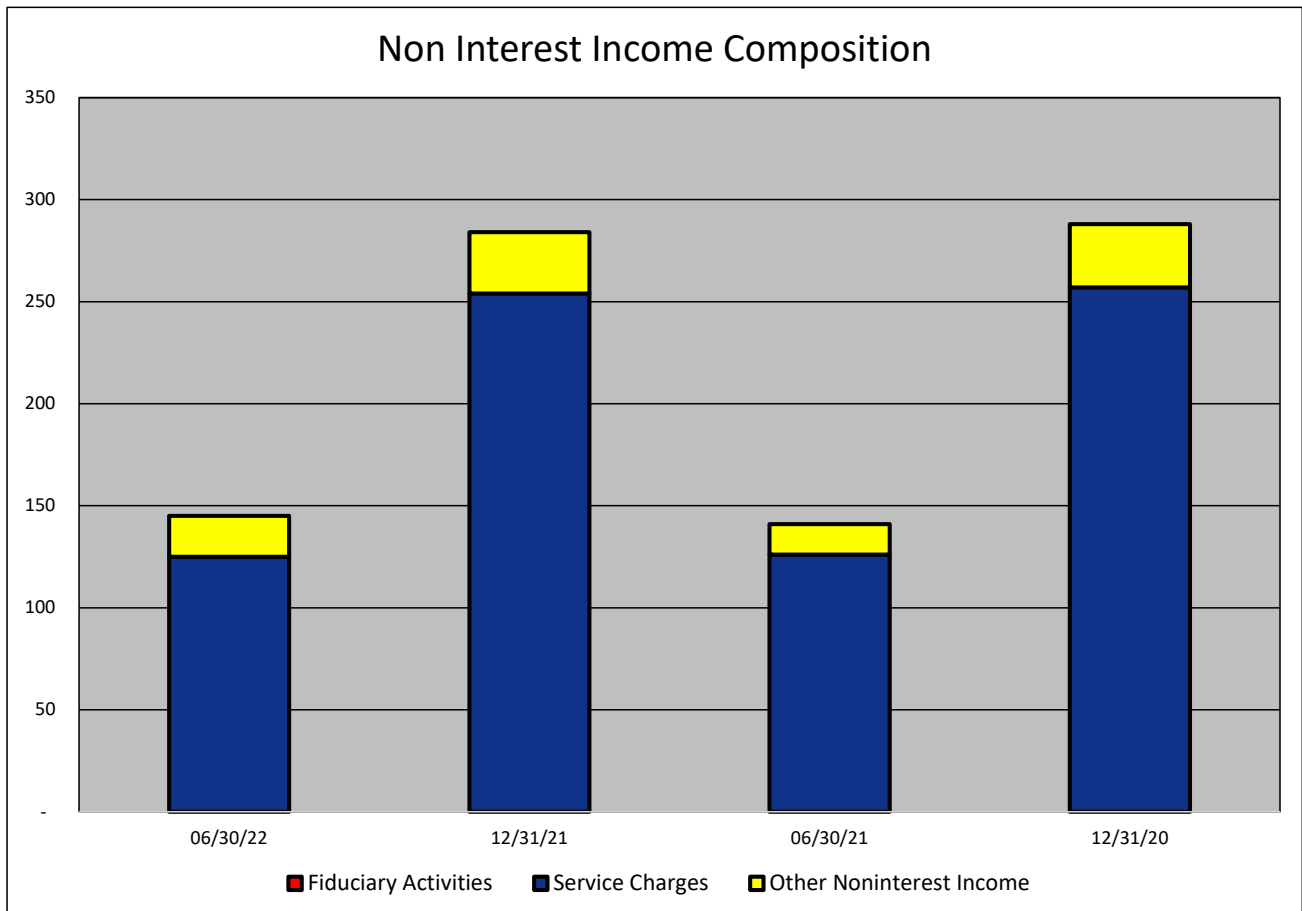
**INTEREST EXPENSE CATEGORY**

Deposits	197	540	299	764	(102)	(34.11)
Fed Funds	-	-	-	1	-	NA
Other Borrowings	-	-	-	-	-	NA
<b>Total Int Expense</b>	<b>197</b>	<b>540</b>	<b>299</b>	<b>765</b>	<b>(102)</b>	<b>(34.11)</b>



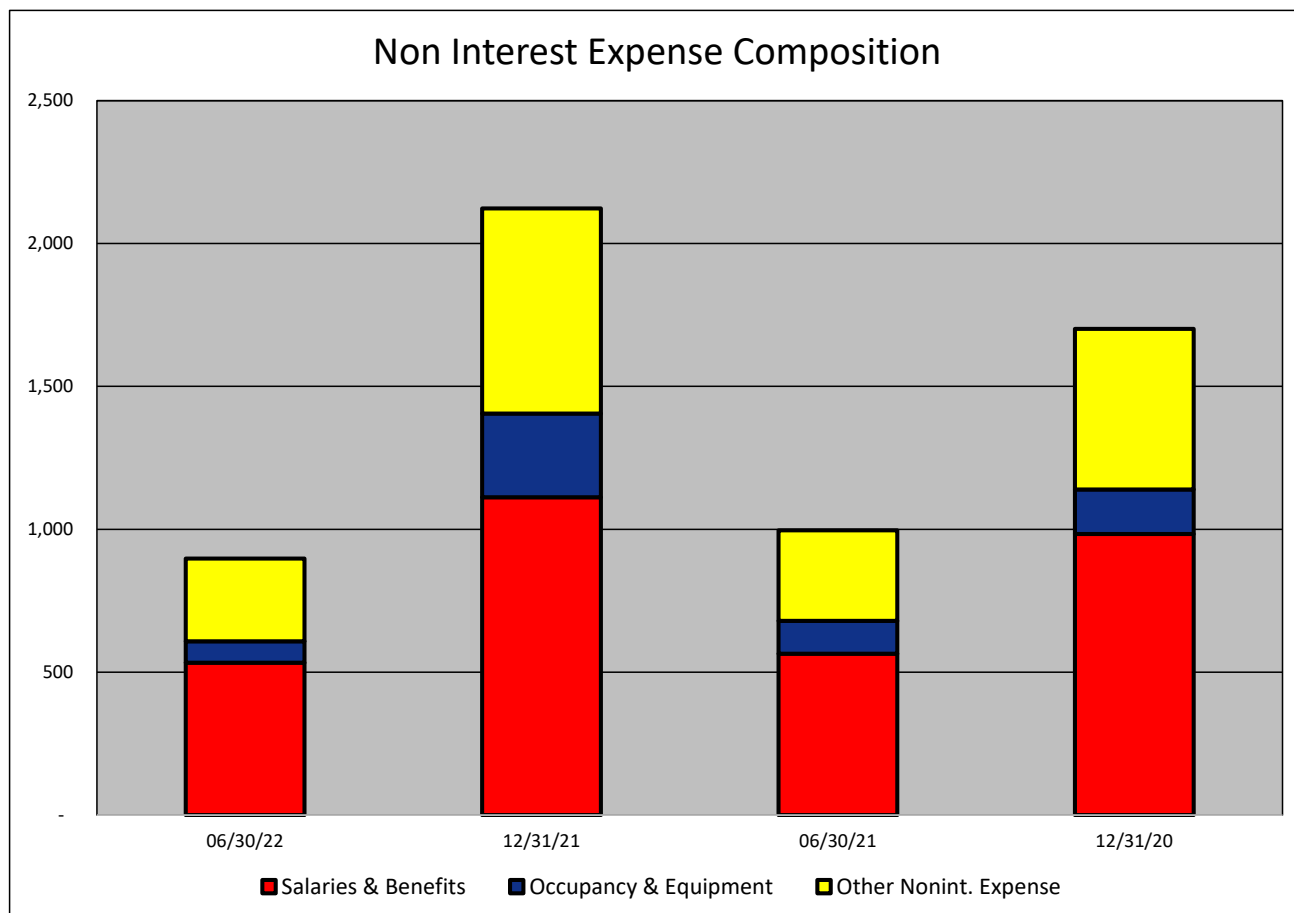
**NONINTEREST INCOME COMPOSITION- Peoples Bank of Graceville**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST INCOME CATEGORY</b>						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	125	254	126	257	(1)	(0.79)
Other Noninterest Income	20	30	15	31	5	33.33
<b>Total Nonint. Income</b>	<b>145</b>	<b>284</b>	<b>141</b>	<b>288</b>	<b>4</b>	<b>2.84</b>



**NONINTEREST EXPENSE COMPOSITION- Peoples Bank of Graceville**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST EXPENSE CATEGORY</b>						
Salaries & Benefits	533	1,112	565	984	(32)	(5.66)
Occupancy & Equipment	75	293	115	155	(40)	(34.78)
Other Nonint. Expense	290	718	316	562	(26)	(8.23)
<b>Total Nonint. Expense</b>	<b>898</b>	<b>2,123</b>	<b>996</b>	<b>1,701</b>	<b>(98)</b>	<b>(9.84)</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	206,970	116,409	<b>77.80</b>
One Florida Bank	1,411,301	1,090,805	<b>29.38</b>
Bank Of Pensacola	158,209	132,628	<b>19.29</b>
Prime Meridian Bank	860,735	756,537	<b>13.77</b>
Pnb Community Bank	147,662	133,018	<b>11.01</b>
Fnbt Bank	687,388	619,219	<b>11.01</b>
Drummond Community Bank	1,015,279	917,699	<b>10.63</b>
First National Bank Northwest Florida	239,376	217,274	<b>10.17</b>
First Federal Bank	3,496,824	3,175,330	<b>10.12</b>
Community State Bank	213,562	195,089	<b>9.47</b>
Madison County Community Bank	178,719	163,779	<b>9.12</b>
Capital City Bank	4,347,799	4,000,591	<b>8.68</b>
Florida Capital Bank, National Association	521,750	491,536	<b>6.15</b>
Intracoastal Bank	550,214	527,264	<b>4.35</b>
Beach Bank	619,248	602,207	<b>2.83</b>
Lafayette State Bank	177,104	174,322	<b>1.60</b>
Tiaa, Fsb	38,576,417	38,435,437	<b>0.37</b>
Peoples Bank Of Graceville	113,192	125,466	<b>(9.78)</b>

<b>Select Peer Average</b>	2,973,431	2,881,923	12.55
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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	41,814	25,337	<b>65.03</b>
Florida Capital Bank, National Association	428,285	298,877	<b>43.30</b>
One Florida Bank	916,282	749,197	<b>22.30</b>
Pnb Community Bank	99,886	82,233	<b>21.47</b>
Drummond Community Bank	570,917	478,307	<b>19.36</b>
Lafayette State Bank	118,000	100,815	<b>17.05</b>
Beach Bank	485,474	424,784	<b>14.29</b>
Madison County Community Bank	80,287	70,756	<b>13.47</b>
Prime Meridian Bank	554,902	490,123	<b>13.22</b>
Intracoastal Bank	308,614	275,202	<b>12.14</b>
Capital City Bank	2,262,361	2,089,483	<b>8.27</b>
Tiaa, Fsb	32,307,764	32,595,460	<b>(0.88)</b>
Fnbt Bank	188,389	204,258	<b>(7.77)</b>
Community State Bank	84,699	93,664	<b>(9.57)</b>
Bank Of Pensacola	47,167	53,277	<b>(11.47)</b>
<b>Peoples Bank Of Graceville</b>	<b>34,068</b>	<b>43,398</b>	<b>(21.50)</b>
First Federal Bank	990,244	1,321,487	<b>(25.07)</b>
First National Bank Northwest Florida	49,928	76,843	<b>(35.03)</b>

<b>Select Peer Average</b>	<b>2,198,282</b>	<b>2,192,972</b>	<b>7.70</b>
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**CAPITAL RATIOS**  
**For the six months June 30, 2022**

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
The Warrington Bank	14.79	<b>15.11</b>	0.00	0.00	0.00
Florida Capital Bank, National Association	12.28	<b>12.77</b>	18.83	20.05	18.83
<b>Peoples Bank Of Graceville</b>	<b>2.56</b>	<b>10.59</b>	<b>31.98</b>	<b>33.06</b>	<b>31.98</b>
Tiaa, Fsb	10.53	<b>10.01</b>	15.10	16.06	15.10
Beach Bank	13.43	<b>9.90</b>	11.47	12.52	11.47
Drummond Community Bank	7.00	<b>9.63</b>	0.00	0.00	0.00
First National Bank Northwest Florida	8.87	<b>9.16</b>	47.56	48.82	47.56
First Federal Bank	7.75	<b>8.90</b>	17.73	18.63	17.73
Fnbt Bank	8.28	<b>8.65</b>	23.29	24.54	23.29
Prime Meridian Bank	7.96	<b>8.61</b>	12.61	13.72	12.61
Pnb Community Bank	7.03	<b>8.60</b>	0.00	0.00	0.00
Capital City Bank	9.11	<b>8.33</b>	14.38	15.32	14.38
One Florida Bank	7.69	<b>8.30</b>	10.66	11.50	10.66
Intracoastal Bank	5.16	<b>8.19</b>	11.10	12.28	11.10
Bank Of Pensacola	8.15	<b>8.18</b>	32.99	34.23	32.99
Lafayette State Bank	4.68	<b>7.95</b>	10.33	11.25	10.33
Madison County Community Bank	3.95	<b>7.80</b>	13.79	15.04	13.79
Community State Bank	2.94	<b>5.86</b>	11.65	12.52	11.65

<b>Select Peer Average</b>	7.90	9.25	15.75	16.64	15.75
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**BALANCE SHEET RATIOS**  
**For the six months June 30, 2022**

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Tiaa, Fsb	<b>122.40</b>	83.75	11.39
Florida Capital Bank, National Association	<b>113.49</b>	82.09	3.54
Beach Bank	<b>99.83</b>	78.40	3.47
Pnb Community Bank	<b>74.03</b>	67.65	16.96
One Florida Bank	<b>70.70</b>	64.92	8.53
Prime Meridian Bank	<b>70.64</b>	64.47	16.52
Lafayette State Bank	<b>70.24</b>	66.63	20.87
Drummond Community Bank	<b>61.78</b>	56.23	35.79
Intracoastal Bank	<b>59.50</b>	56.09	25.13
Capital City Bank	<b>58.93</b>	52.03	25.81
Madison County Community Bank	<b>47.06</b>	44.92	39.55
Community State Bank	<b>41.01</b>	39.66	23.52
Bank Of Pensacola	<b>32.54</b>	29.81	48.89
First Federal Bank	<b>32.29</b>	28.32	57.86
<b>Peoples Bank Of Graceville</b>	<b>31.00</b>	<b>30.10</b>	<b>61.40</b>
Fnbt Bank	<b>29.98</b>	27.41	32.59
The Warrington Bank	<b>23.73</b>	20.20	58.09
First National Bank Northwest Florida	<b>22.97</b>	20.86	3.36

<b>Select Peer Average</b>	59.01	50.75	27.40
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**PROFITABILITY RATIOS**  
**For the six months June 30, 2022**

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Intracoastal Bank	535,604	<b>1.66</b>	26.99
<b>Peoples Bank Of Graceville</b>	<b>114,829</b>	<b>1.27</b>	<b>20.03</b>
Tiaa, Fsb	37,752,782	<b>1.18</b>	11.38
Drummond Community Bank	1,027,693	<b>1.07</b>	12.74
Prime Meridian Bank	862,902	<b>1.04</b>	12.85
First Federal Bank	3,598,006	<b>1.00</b>	11.17
Fnbt Bank	649,344	<b>0.93</b>	10.92
First National Bank Northwest Florida	222,263	<b>0.86</b>	9.17
Capital City Bank	4,311,252	<b>0.84</b>	9.00
Florida Capital Bank, National Association	506,480	<b>0.83</b>	6.64
One Florida Bank	1,398,808	<b>0.79</b>	10.11
Madison County Community Bank	175,348	<b>0.76</b>	13.02
Beach Bank	613,040	<b>0.67</b>	5.00
Pnb Community Bank	149,294	<b>0.59</b>	7.66
Lafayette State Bank	174,428	<b>0.51</b>	8.29
Bank Of Pensacola	154,840	<b>0.32</b>	3.92
Community State Bank	207,160	<b>0.23</b>	5.31
The Warrington Bank	154,024	<b>(0.05)</b>	(0.38)

<b>Select Peer Average</b>	2,922,672	0.81	10.21
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**PROFITABILITY RATIOS**  
**For the six months June 30, 2022**

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Tiaa, Fsb	1.42	0.40	<b>47.78</b>	26.66
Intracoastal Bank	0.14	1.60	<b>50.29</b>	13.76
<b>Peoples Bank Of Graceville</b>	<b>0.25</b>	<b>1.31</b>	<b>54.14</b>	<b>8.09</b>
Prime Meridian Bank	0.28	1.46	<b>54.73</b>	8.61
One Florida Bank	0.15	1.63	<b>60.34</b>	9.94
Drummond Community Bank	0.99	2.05	<b>62.71</b>	4.98
First National Bank Northwest Florida	0.52	0.95	<b>63.16</b>	7.25
Madison County Community Bank	0.55	1.65	<b>67.80</b>	6.87
Fnbt Bank	1.12	1.05	<b>70.45</b>	7.81
First Federal Bank	1.93	1.29	<b>72.00</b>	4.78
Capital City Bank	2.15	1.37	<b>75.83</b>	5.80
Bank Of Pensacola	0.18	1.18	<b>76.44</b>	14.38
Beach Bank	1.31	2.00	<b>78.52</b>	6.01
Pnb Community Bank	0.29	2.86	<b>79.79</b>	3.69
Lafayette State Bank	1.09	2.67	<b>80.87</b>	3.41
Florida Capital Bank, National Association	3.40	1.74	<b>82.44</b>	3.20
Community State Bank	0.62	2.28	<b>88.61</b>	6.28
The Warrington Bank	0.25	1.71	<b>103.78</b>	6.47

<b>Select Peer Average</b>	0.92	1.62	70.54	8.22
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**ASSET QUALITY RATIOS**  
**For the six months June 30, 2022**

Institution name	Reserves/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bank Of Pensacola	1.04	0.00	<b>0.00</b>	0.00
First National Bank Northwest Florida	2.50	0.00	<b>0.00</b>	0.00
Intracoastal Bank	1.54	0.00	<b>0.00</b>	0.00
The Warrington Bank	1.18	0.06	<b>0.01</b>	0.08
Fnbt Bank	2.60	0.09	<b>0.02</b>	0.27
Prime Meridian Bank	1.19	0.06	<b>0.04</b>	0.46
Lafayette State Bank	1.05	0.08	<b>0.05</b>	0.97
Capital City Bank	0.94	0.14	<b>0.07</b>	0.99
One Florida Bank	1.00	0.11	<b>0.07</b>	0.85
<b>Peoples Bank Of Graceville</b>	<b>1.17</b>	<b>0.37</b>	<b>0.11</b>	<b>3.85</b>
Drummond Community Bank	1.77	0.13	<b>0.13</b>	1.66
Madison County Community Bank	1.89	0.31	<b>0.14</b>	2.89
Florida Capital Bank, National Association	0.98	0.59	<b>0.49</b>	0.82
Pnb Community Bank	0.94	1.08	<b>0.73</b>	9.54
Community State Bank	1.08	2.47	<b>0.99</b>	30.97
First Federal Bank	1.04	3.64	<b>1.03</b>	1.32
Beach Bank	1.13	0.04	<b>1.50</b>	10.49
Tiaa, Fsb	0.74	4.17	<b>3.50</b>	8.31

<b>Select Peer Average</b>	1.32	0.74	0.49	4.08
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the six months June 30, 2022**

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Pnb Community Bank	<b>3.93</b>	1.57	7.33	0.00	16.96
Bank Of Pensacola	<b>3.46</b>	16.99	0.00	48.89	0.00
Community State Bank	<b>2.47</b>	29.87	0.13	0.00	23.52
Drummond Community Bank	<b>2.38</b>	1.34	0.00	0.48	35.31
Capital City Bank	<b>2.10</b>	13.88	0.00	12.15	13.66
Lafayette State Bank	<b>1.95</b>	4.14	0.69	0.00	20.87
The Warrington Bank	<b>1.74</b>	19.11	0.00	53.03	5.06
One Florida Bank	<b>1.59</b>	23.93	0.00	0.00	8.53
Prime Meridian Bank	<b>1.48</b>	12.19	1.92	1.02	15.50
Madison County Community Bank	<b>1.39</b>	8.50	0.00	0.00	39.55
Intracoastal Bank	<b>1.10</b>	15.12	0.00	0.00	25.13
Florida Capital Bank, National Association	<b>1.05</b>	8.52	0.00	0.00	3.54
<b>Peoples Bank Of Graceville</b>	<b>0.96</b>	<b>6.96</b>	<b>0.00</b>	<b>0.00</b>	<b>61.23</b>
First Federal Bank	<b>0.88</b>	2.25	0.00	0.00	57.85
First National Bank Northwest Florida	<b>0.66</b>	74.83	0.00	1.87	1.41
Beach Bank	<b>0.56</b>	6.28	0.00	0.00	3.47
Fnbt Bank	<b>0.47</b>	37.36	0.00	32.01	0.57
Tiaa, Fsb	<b>0.10</b>	2.27	0.00	0.12	11.24

<b>Select Peer Average</b>	<b>1.57</b>	<b>15.84</b>	<b>0.56</b>	<b>8.31</b>	<b>19.08</b>
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
For the six months June 30, 2022

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Tiaa, Fsb	<b>83.13</b>	0.08	0.01	0.81
Beach Bank	<b>77.29</b>	2.57	1.47	0.07
Pnb Community Bank	<b>67.01</b>	1.96	0.00	0.00
Lafayette State Bank	<b>65.93</b>	3.04	0.00	0.00
One Florida Bank	<b>64.24</b>	0.78	0.00	0.00
Florida Capital Bank, National Association	<b>62.91</b>	0.43	0.00	0.05
Prime Meridian Bank	<b>62.45</b>	1.27	0.00	0.00
Intracoastal Bank	<b>55.23</b>	1.06	0.00	0.00
Drummond Community Bank	<b>52.21</b>	2.51	0.06	0.08
Capital City Bank	<b>50.42</b>	2.17	0.00	2.17
Madison County Community Bank	<b>44.07</b>	2.43	0.00	0.00
Community State Bank	<b>39.23</b>	1.82	0.01	0.17
<b>Peoples Bank Of Graceville</b>	<b>29.74</b>	<b>0.09</b>	<b>0.00</b>	<b>0.00</b>
Bank Of Pensacola	<b>29.50</b>	0.73	0.00	0.00
Fnbt Bank	<b>26.32</b>	2.03	0.00	0.00
First Federal Bank	<b>25.93</b>	1.16	0.00	5.52
First National Bank Northwest Florida	<b>20.34</b>	0.48	0.00	0.01
The Warrington Bank	<b>19.96</b>	0.61	0.00	0.00

<b>Select Peer Average</b>	<b>48.66</b>	<b>1.40</b>	<b>0.09</b>	<b>0.49</b>
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)**  
**For the six months June 30, 2022**

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Drummond Community Bank	<b>49.79</b>	49.04	98.82	0.00	1.18
Bank Of Pensacola	<b>45.98</b>	54.02	100.00	0.00	0.00
Capital City Bank	<b>45.90</b>	52.76	98.66	0.10	1.25
Community State Bank	<b>45.22</b>	54.78	100.00	0.00	0.00
Lafayette State Bank	<b>44.38</b>	55.62	100.00	0.00	0.00
Florida Capital Bank, National Association	<b>38.28</b>	45.06	83.33	0.00	16.67
One Florida Bank	<b>35.41</b>	64.46	99.87	0.00	0.13
Pnb Community Bank	<b>30.27</b>	69.73	100.00	0.00	0.00
Intracoastal Bank	<b>29.87</b>	70.13	100.00	0.00	0.00
The Warrington Bank	<b>28.97</b>	71.03	100.00	0.00	0.00
First National Bank Northwest Florida	<b>27.89</b>	72.11	100.00	0.00	0.00
Beach Bank	<b>26.93</b>	65.67	92.60	0.00	7.40
<b>Peoples Bank Of Graceville</b>	<b>26.91</b>	<b>73.09</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>
Prime Meridian Bank	<b>26.82</b>	72.76	99.58	0.00	0.42
Madison County Community Bank	<b>24.53</b>	75.47	100.00	0.00	0.00
First Federal Bank	<b>7.19</b>	89.45	96.64	0.00	3.36
Fnbt Bank	<b>3.48</b>	96.52	100.00	0.00	0.00
Tiaa, Fsb	<b>2.76</b>	75.07	77.82	0.00	22.18

<b>Select Peer Average</b>	30.03	67.04	97.07	0.01	2.92
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**YIELDS, COSTS & SPREADS - ASSET YIELDS**  
For the six months June 30, 2022

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Drummond Community Bank	4.08	0.07	<b>4.02</b>	94.44
Pnb Community Bank	3.86	0.06	<b>3.82</b>	95.56
Lafayette State Bank	3.93	0.34	<b>3.74</b>	94.08
Intracoastal Bank	3.53	0.21	<b>3.39</b>	97.42
Beach Bank	3.62	0.52	<b>3.25</b>	89.60
Community State Bank	3.21	0.13	<b>3.12</b>	83.28
Prime Meridian Bank	3.20	0.30	<b>3.00</b>	96.88
Florida Capital Bank, National Association	3.22	0.56	<b>2.96</b>	95.91
One Florida Bank	3.13	0.35	<b>2.90</b>	96.45
First Federal Bank	2.90	0.21	<b>2.74</b>	91.29
Madison County Community Bank	3.10	0.51	<b>2.71</b>	96.37
Capital City Bank	2.77	0.07	<b>2.71</b>	91.79
<b>Peoples Bank Of Graceville</b>	<b>2.98</b>	<b>0.51</b>	<b>2.63</b>	<b>98.67</b>
Tiaa, Fsb	3.08	0.79	<b>2.40</b>	99.44
Fnbt Bank	2.45	0.18	<b>2.27</b>	86.23
First National Bank Northwest Florida	1.98	0.07	<b>1.92</b>	94.14
The Warrington Bank	1.73	0.09	<b>1.68</b>	97.76
Bank Of Pensacola	1.91	0.51	<b>1.64</b>	97.25
<b>Select Peer Average</b>	<b>3.04</b>	<b>0.30</b>	<b>2.53</b>	<b>94.25</b>