

# Peoples Bank Of Graceville

Graceville, FL

Established

7/12/1974

## Florida Bank and Thrift Performance Report

### Table of Contents

<b>Title</b>	<b>Page</b>
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 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)

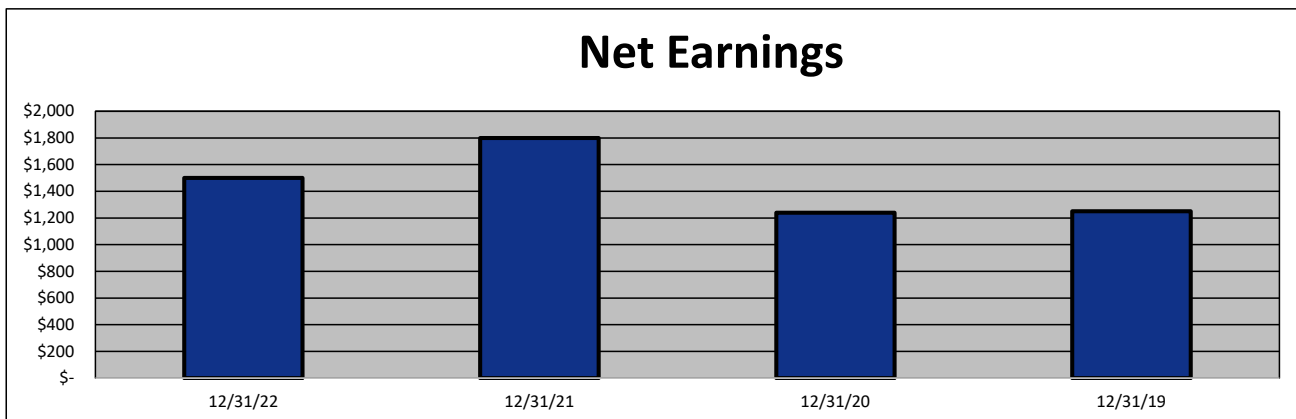
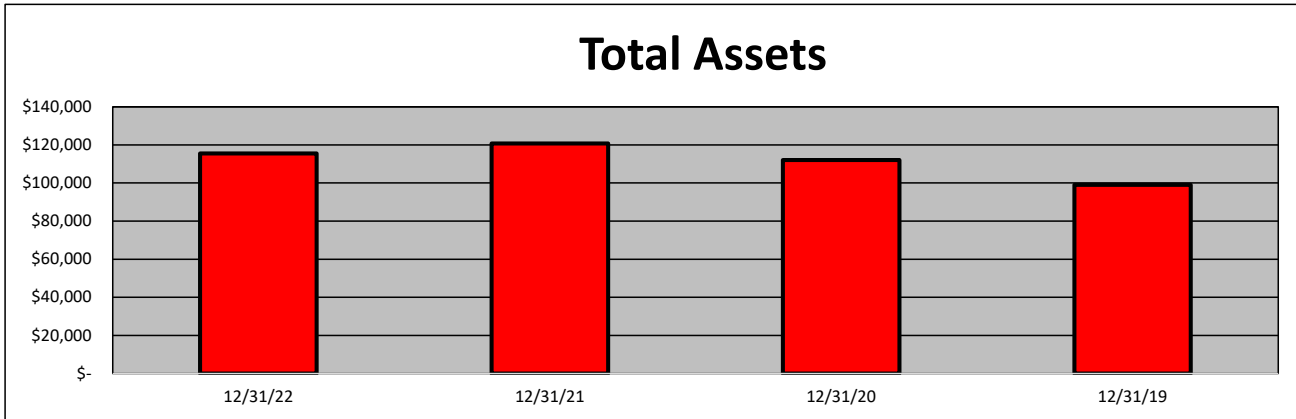
**EXECUTIVE SUMMARY - Peoples Bank of Graceville**  
(Percentage)

Period Ending	12/31/22	12/31/21	12/31/20	12/31/19	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	3.15	9.72	11.75	11.76	10.13	8.75
Leverage Ratio	10.16	9.46	10.23	11.13	10.24	9.93
Tier 1 Cap/Risk Based Assets	28.11	34.38	38.41	38.90	18.48	15.36
Risk Based Ratio	29.07	35.58	39.66	40.15	19.34	16.24
Common Equity Tier 1 Capital Ratio	28.11	34.38	38.41	38.90	18.48	15.36
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	34.90	31.13	43.10	48.86	60.26	59.85
Loans/Assets	33.47	27.79	37.65	42.61	50.83	52.22
Securities/Assets	60.43	63.12	51.05	48.59	18.73	29.30
<b>PROFITABILITY:</b>						
Return on Avg Assets	1.31	1.50	1.17	1.27	0.61	0.80
Return on Avg Equity	25.67	14.32	9.69	10.90	8.77	11.57
Nonint Income/Avg Assets	0.26	0.24	0.27	0.33	1.30	0.67
Net Overhead Ratio	1.36	1.53	1.33	1.41	1.97	1.90
Efficiency Ratio	54.52	53.48	57.13	56.87	162.15	75.61
Assets (per million) per Employee	8.25	8.62	8.00	6.19	9.87	8.19
<b>ASSET QUALITY:</b>						
Reserves/Loans	1.03	1.19	0.95	0.95	1.37	1.28
Nonperforming Loans/Total Loans	0.06	0.44	0.08	0.03	0.54	1.17
Nonperforming Assets/Total Assets	0.02	0.12	0.03	0.01	0.34	0.57
Adjusted Texas Ratio	0.54	1.22	0.24	0.12	2.40	4.03
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	3.15	3.52	3.27	3.59	3.11	3.37
Cost of funds	0.63	0.74	1.14	1.28	0.38	0.44
Net interest margin	2.72	3.07	2.53	2.80	2.58	2.60
Avg Earning Assets/Avg Assets	98.65	98.94	98.57	96.05	90.84	94.80

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

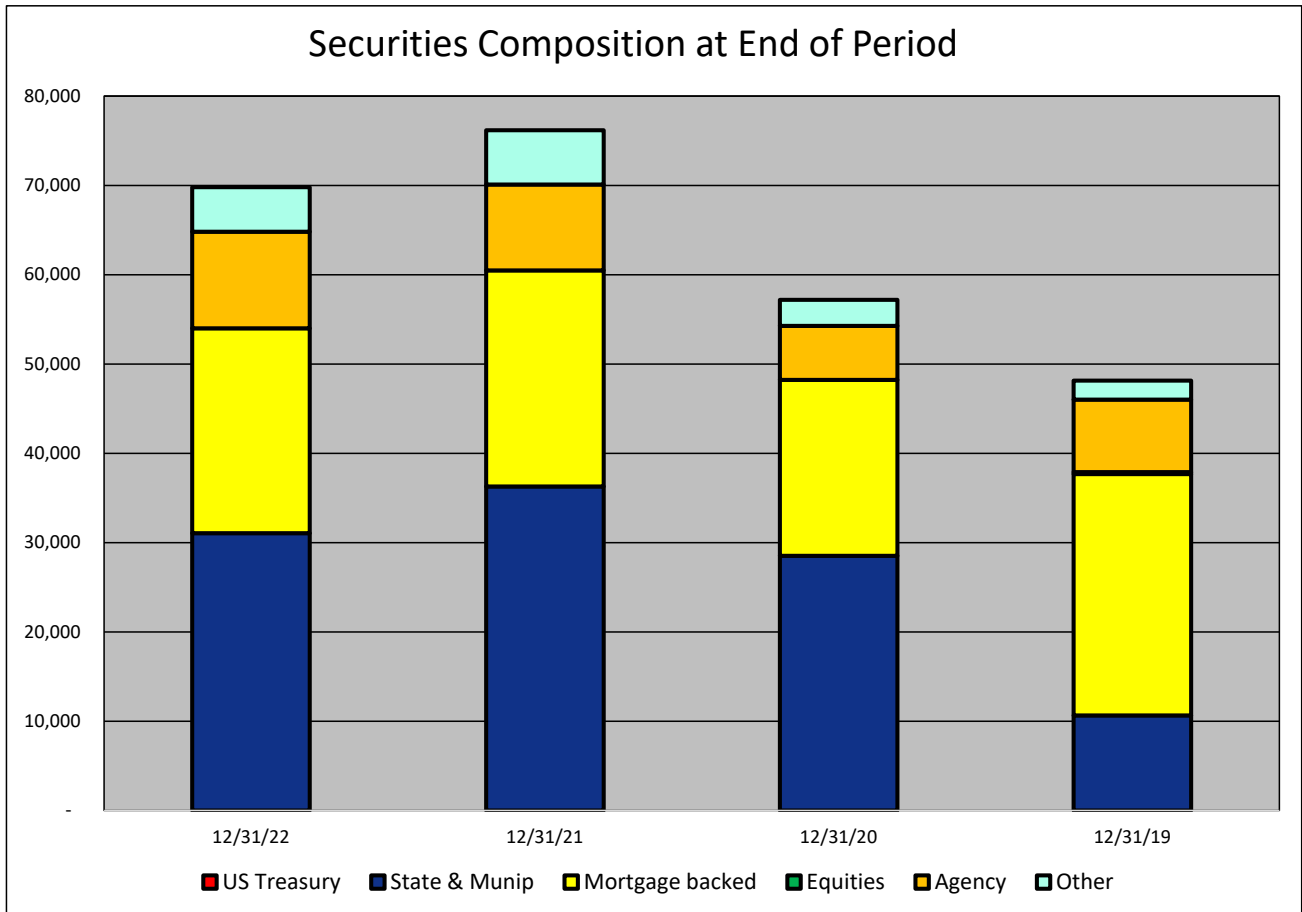
<b>As of:</b>	<b>12/31/22</b>	<b>12/31/21</b>	<b>12/31/20</b>	<b>12/31/19</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	115,513	120,691	112,029	99,056	(5,178)	(4.29)
Cash and Equivalents	6,325	10,461	12,095	8,265	(4,136)	(39.54)
Securities	69,805	76,175	57,188	48,131	(6,370)	(8.36)
Loans, net	38,666	33,536	42,184	42,211	5,130	15.30
Deposit Accounts	110,797	107,720	97,878	86,383	3,077	2.86
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	3,641	11,737	13,161	11,653	(8,096)	(68.98)

<b>Period Ending</b>	<b>12/31/22</b>	<b>12/31/21</b>	<b>12/31/20</b>	<b>12/31/19</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	1,501	1,800	1,240	1,250	(299)	(16.61)
Interest Income	3,553	4,181	3,410	3,382	(628)	(15.02)
Interest Expense	491	540	765	743	(49)	(9.07)
Net Interest Income	3,062	3,641	2,645	2,639	(579)	(15.90)
Prov for Loan Loss	11	1	-	26	10	1,000.00
Noninterest income	296	284	288	326	12	4.23
Gain on Sale of Securities	9	4	6	22	5	125.00
Noninterest Expense	1,855	2,123	1,701	1,711	(268)	(12.62)
Net Operating Income	1,492	1,801	1,232	1,228	(309)	(17.16)
Income Taxes	-	-	-	-	-	NA



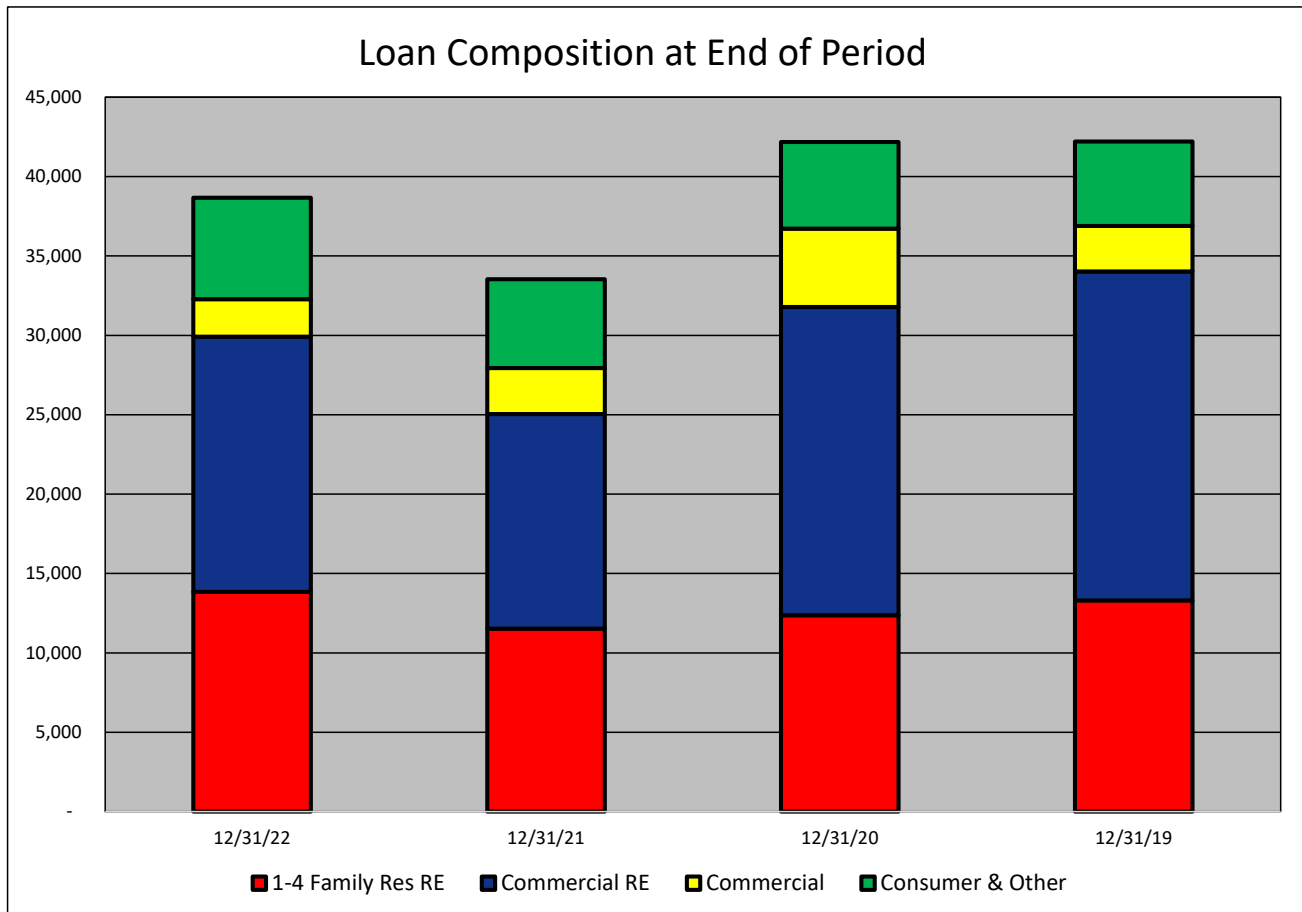
**SECURITIES COMPOSITION - Peoples Bank of Graceville**  
(Dollars in Thousands)

As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
<b>SECURITIES CATEGORY:</b>						
US Treasury	-	-	-	-	-	NA
State & Munip	31,064	36,290	28,514	10,644	(5,226)	(14.40)
Mortgage backed	22,924	24,179	19,716	27,021	(1,255)	(5.19)
Equities	-	-	-	230	-	NA
Agency	10,820	9,630	6,031	8,112	1,190	12.36
Other	4,997	6,076	2,927	2,124	(1,079)	(17.76)
<b>Total Securities</b>	<b>69,805</b>	<b>76,175</b>	<b>57,188</b>	<b>48,131</b>	<b>(6,370)</b>	<b>(8.36)</b>



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

As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	13,833	11,518	12,362	13,306	2,315	20.10
Commercial RE	16,091	13,528	19,432	20,719	2,563	18.95
Commercial	2,360	2,897	4,924	2,858	(537)	(18.54)
Consumer & Other	6,382	5,593	5,466	5,328	789	14.11
Loans, Net	38,666	33,536	42,184	42,211	5,130	15.30



**LOAN PORTFOLIO QUALITY - Peoples Bank of Graceville**  
(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	400	401	400	400	(1)	(0.25)
Total Recoveries	-	-	1	-	-	NA
Total Charge-offs	11	2	-	26	9	450.00
Provision Expense	11	1	-	26	10	1,000.00
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	400	400	401	400	-	-

**NON-PERFORMING ASSETS:**

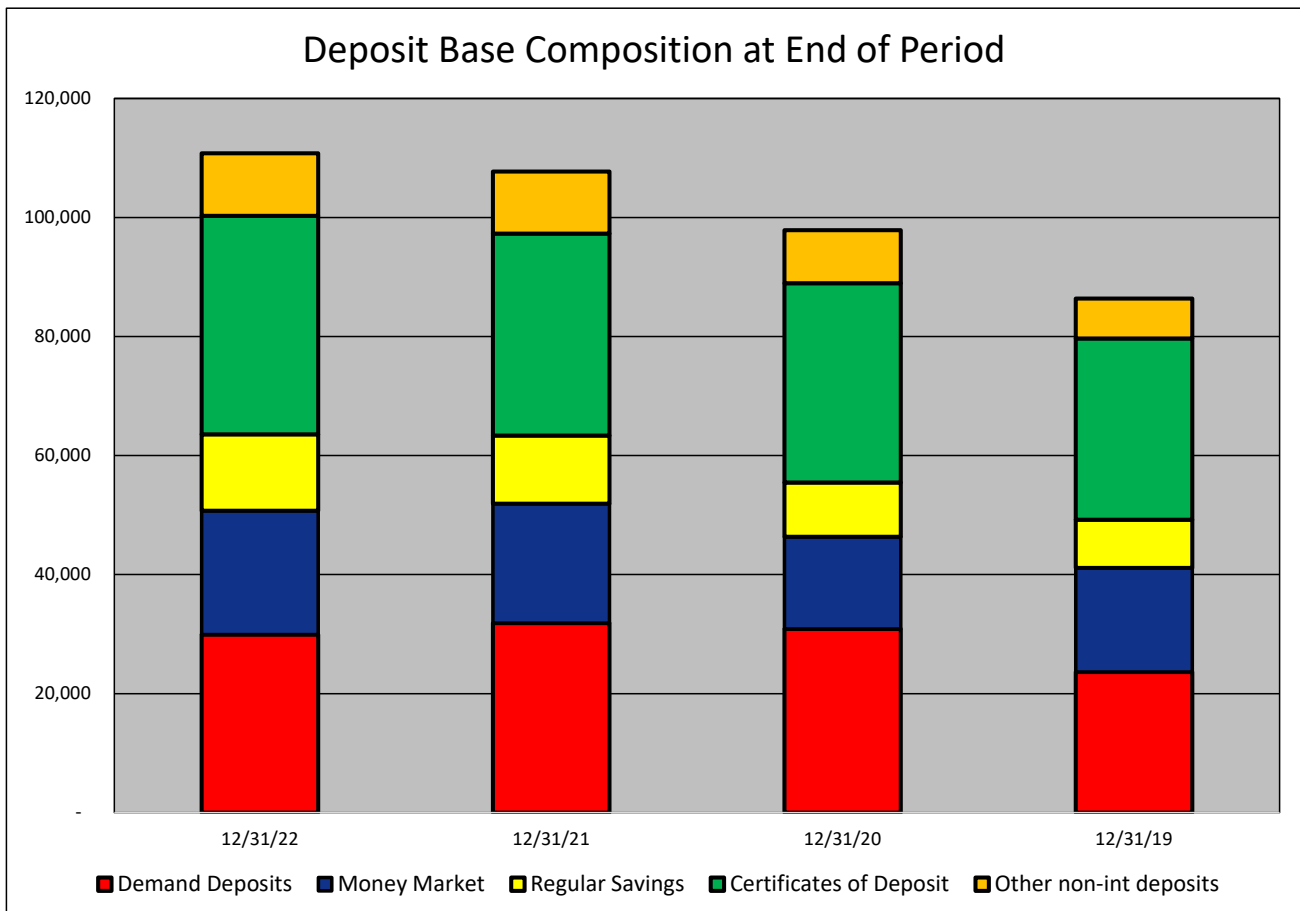
Total-90+ Days Past Due	22	-	-	-	22	NA
Total-Nonaccrual	-	148	33	14	(148)	(100.00)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	22	148	33	14	(126)	(85.14)

**DEPOSIT BASE COMPOSITION - Peoples Bank of Graceville**  
(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	29,918	31,834	30,853	23,603	(1,916)	(6.02)
Money Market	20,812	20,092	15,493	17,507	720	3.58
Regular Savings	12,817	11,425	9,119	8,108	1,392	12.18
Certificates of Deposit	36,732	33,931	33,478	30,447	2,801	8.25
Other non-int deposits	10,518	10,438	8,935	6,718	80	0.77
<b>Total Deposits</b>	<b>110,797</b>	<b>107,720</b>	<b>97,878</b>	<b>86,383</b>	<b>3,077</b>	<b>2.86</b>



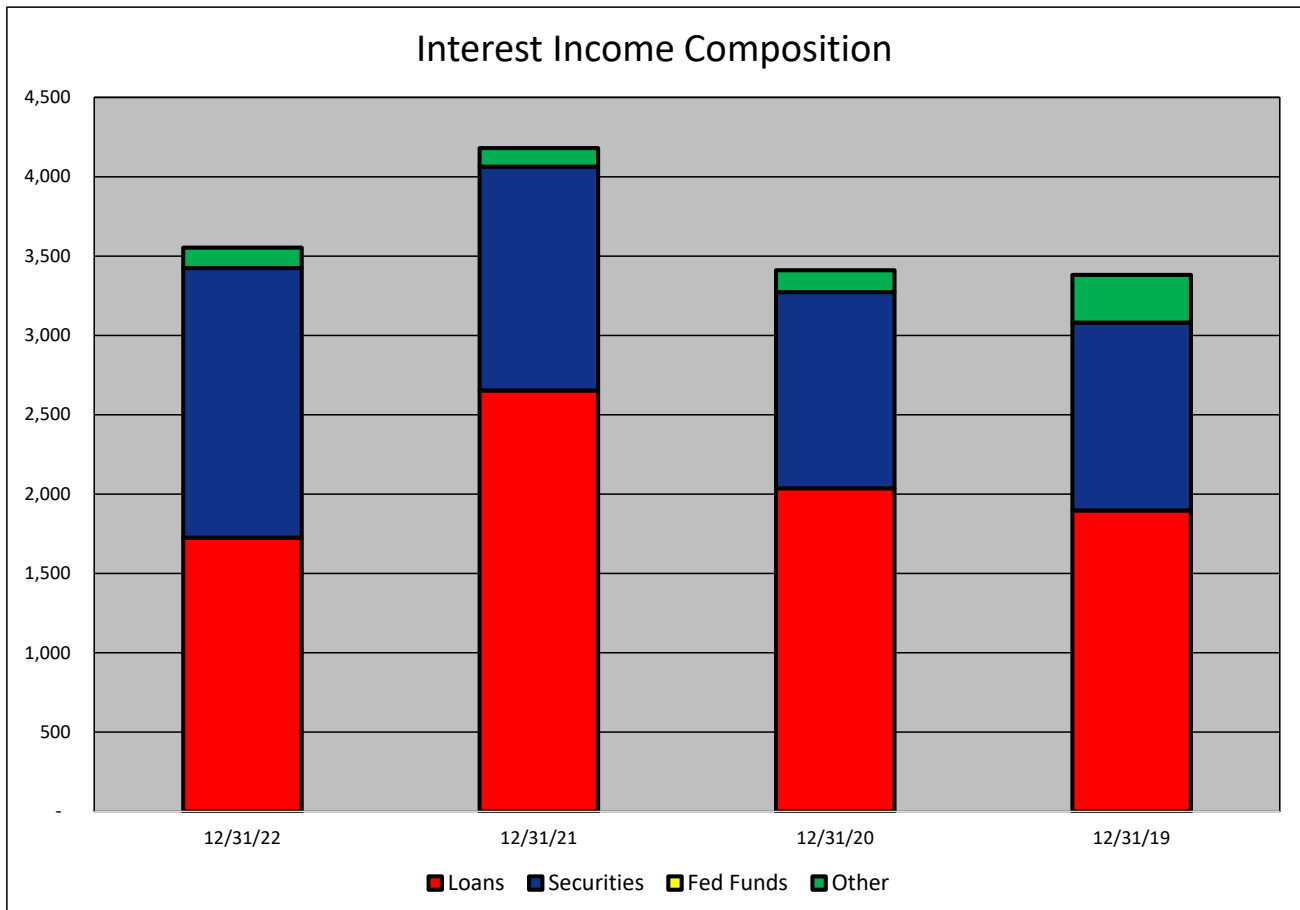


**INTEREST INCOME COMPOSITION- Peoples Bank of Graceville**  
(Dollars in Thousands)

As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
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**INTEREST INCOME CATEGORY**

Loans	1,726	2,653	2,037	1,897	(927)	(34.94)
Securities	1,699	1,411	1,235	1,184	288	20.41
Fed Funds	-	-	-	-	-	NA
Other	128	117	138	301	11	9.40
<b>Total Int Income</b>	<b>3,553</b>	<b>4,181</b>	<b>3,410</b>	<b>3,382</b>	<b>(628)</b>	<b>(15.02)</b>

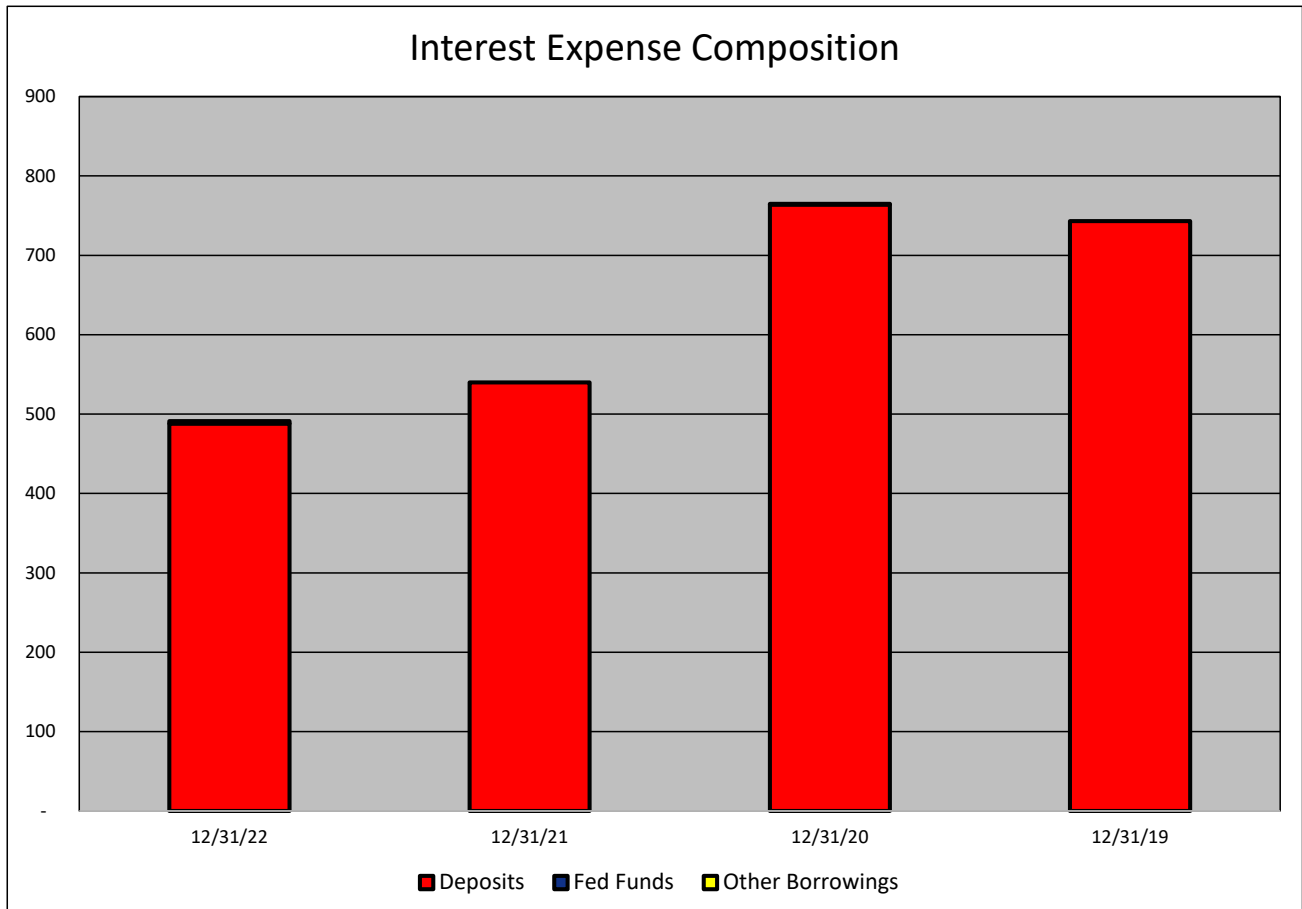


**INTEREST EXPENSE COMPOSITION- Peoples Bank of Graceville**  
(Dollars in Thousands)

As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
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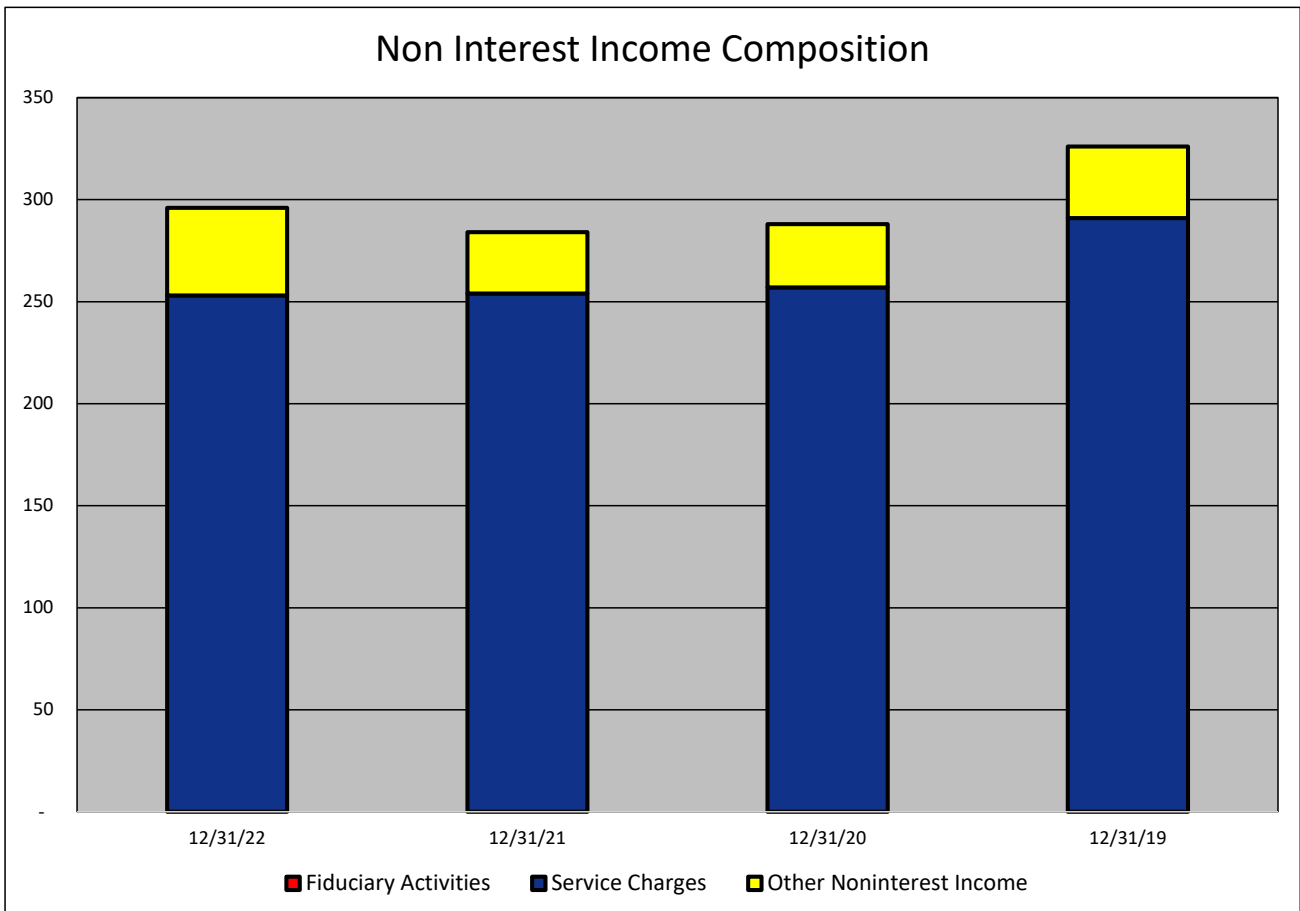
**INTEREST EXPENSE CATEGORY**

Deposits	488	540	764	743	(52)	(9.63)
Fed Funds	3	-	1	-	3	NA
Other Borrowings	-	-	-	-	-	NA
<b>Total Int Expense</b>	<b>491</b>	<b>540</b>	<b>765</b>	<b>743</b>	<b>(49)</b>	<b>(9.07)</b>



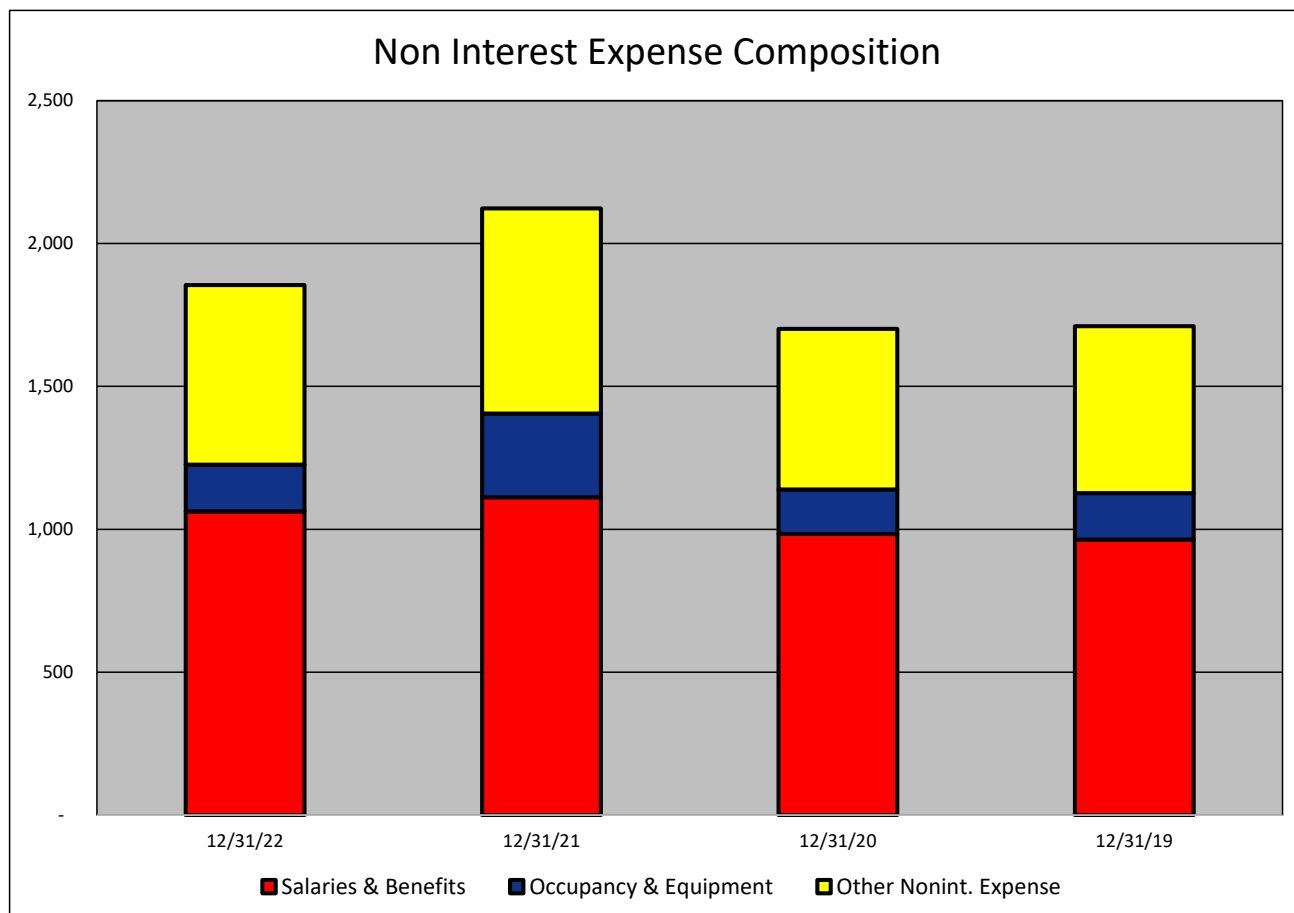
**NONINTEREST INCOME COMPOSITION- Peoples Bank of Graceville**  
(Dollars in Thousands)

As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST INCOME CATEGORY</b>						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	253	254	257	291	(1)	(0.39)
Other Noninterest Income	43	30	31	35	13	43.33
<b>Total Nonint. Income</b>	<b>296</b>	<b>284</b>	<b>288</b>	<b>326</b>	<b>12</b>	<b>4.23</b>



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

As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST EXPENSE CATEGORY</b>						
Salaries & Benefits	1,063	1,112	984	964	(49)	(4.41)
Occupancy & Equipment	163	293	155	163	(130)	(44.37)
Other Nonint. Expense	629	718	562	584	(89)	(12.40)
<b>Total Nonint. Expense</b>	<b>1,855</b>	<b>2,123</b>	<b>1,701</b>	<b>1,711</b>	<b>(268)</b>	<b>(12.62)</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	208,411	110,298	<b>88.95</b>
Community State Bank	249,080	203,730	<b>22.26</b>
First Federal Bank	3,765,448	3,423,533	<b>9.99</b>
Capital City Bank	4,520,223	4,253,359	<b>6.27</b>
Madison County Community Bank	179,410	171,035	<b>4.90</b>
Pnb Community Bank	146,810	140,441	<b>4.54</b>
Lafayette State Bank	186,292	178,691	<b>4.25</b>
One Florida Bank	1,428,073	1,370,119	<b>4.23</b>
Tiaa, Fsb	39,416,491	39,076,186	<b>0.87</b>
Florida Capital Bank, National Association	444,412	442,133	<b>0.52</b>
Prime Meridian Bank	815,142	841,095	<b>(3.09)</b>
Peoples Bank Of Graceville	115,513	120,691	<b>(4.29)</b>
Fnbt Bank	586,236	622,822	<b>(5.87)</b>
Intracoastal Bank	488,470	524,706	<b>(6.91)</b>
Bank Of Pensacola	144,675	157,802	<b>(8.32)</b>
First National Bank Northwest Florida	189,617	210,144	<b>(9.77)</b>

<b>Select Peer Average</b>	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	<b>115.93</b>
Lafayette State Bank	135,558	100,844	<b>34.42</b>
Capital City Bank	2,579,815	1,983,997	<b>30.03</b>
One Florida Bank	1,046,405	867,122	<b>20.68</b>
Prime Meridian Bank	602,918	507,940	<b>18.70</b>
Peoples Bank Of Graceville	38,666	33,536	<b>15.30</b>
Pnb Community Bank	104,339	90,587	<b>15.18</b>
Florida Capital Bank, National Association	342,852	301,267	<b>13.80</b>
Intracoastal Bank	332,383	295,971	<b>12.30</b>
Madison County Community Bank	78,173	69,896	<b>11.84</b>
Bank Of Pensacola	55,848	51,412	<b>8.63</b>
Fnbt Bank	204,328	199,773	<b>2.28</b>
First National Bank Northwest Florida	61,434	60,298	<b>1.88</b>
Tiaa, Fsb	30,642,718	31,398,685	<b>(2.41)</b>
First Federal Bank	1,056,521	1,094,244	<b>(3.45)</b>
Community State Bank	79,340	89,546	<b>(11.40)</b>

<b>Select Peer Average</b>	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	<b>15.15</b>	22.77	24.02	22.77
The Warrington Bank	13.24	<b>13.17</b>	0.00	0.00	0.00
Community State Bank	16.45	<b>11.89</b>	0.00	0.00	0.00
First National Bank Northwest Florida	11.62	<b>10.75</b>	40.82	42.09	40.82
<b>Peoples Bank Of Graceville</b>	<b>3.15</b>	<b>10.16</b>	<b>28.11</b>	<b>29.07</b>	<b>28.11</b>
Fnbt Bank	10.21	<b>9.79</b>	22.75	24.00	22.75
Prime Meridian Bank	8.73	<b>9.70</b>	12.90	14.04	12.90
Intracoastal Bank	5.04	<b>9.15</b>	11.29	12.54	11.29
Tiaa, Fsb	8.88	<b>9.12</b>	14.48	15.37	14.48
Pnb Community Bank	7.30	<b>9.02</b>	0.00	0.00	0.00
One Florida Bank	8.26	<b>8.83</b>	10.43	11.23	10.43
First Federal Bank	6.57	<b>8.78</b>	17.28	17.98	17.28
Bank Of Pensacola	8.44	<b>8.50</b>	26.13	27.30	26.13
Madison County Community Bank	3.97	<b>8.48</b>	15.65	16.90	15.65
Capital City Bank	9.04	<b>8.43</b>	13.51	14.50	13.51
Lafayette State Bank	4.65	<b>8.03</b>	9.64	10.74	9.64

<b>Select Peer Average</b>	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	<b>116.09</b>	77.74	10.29
Florida Capital Bank, National Association	<b>91.19</b>	77.15	3.32
Prime Meridian Bank	<b>81.94</b>	73.96	17.33
One Florida Bank	<b>80.56</b>	73.27	10.46
Lafayette State Bank	<b>79.88</b>	72.77	18.76
Pnb Community Bank	<b>77.92</b>	71.07	17.30
Intracoastal Bank	<b>72.36</b>	68.05	26.83
Capital City Bank	<b>64.60</b>	57.07	23.60
Madison County Community Bank	<b>45.69</b>	43.57	40.52
Bank Of Pensacola	<b>42.25</b>	38.60	53.71
Fnbt Bank	<b>38.92</b>	34.85	26.44
Community State Bank	<b>38.21</b>	31.85	26.81
First National Bank Northwest Florida	<b>36.81</b>	32.40	7.09
<b>Peoples Bank Of Graceville</b>	<b>34.90</b>	<b>33.47</b>	<b>60.43</b>
First Federal Bank	<b>31.18</b>	28.06	57.80
The Warrington Bank	<b>25.02</b>	21.69	68.13

<b>Select Peer Average</b>	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	<b>1.76</b>	31.45
Peoples Bank Of Graceville	114,220	<b>1.31</b>	25.67
Fnbt Bank	641,444	<b>1.27</b>	14.29
First National Bank Northwest Florida	219,374	<b>1.25</b>	12.92
Prime Meridian Bank	856,267	<b>1.20</b>	14.73
First Federal Bank	3,742,434	<b>1.12</b>	14.66
Madison County Community Bank	177,982	<b>1.05</b>	21.84
Capital City Bank	4,357,870	<b>0.97</b>	10.53
One Florida Bank	1,423,340	<b>0.86</b>	11.02
Pnb Community Bank	150,588	<b>0.75</b>	10.14
Lafayette State Bank	178,666	<b>0.59</b>	10.88
Community State Bank	222,808	<b>0.55</b>	5.70
Florida Capital Bank, National Association	480,641	<b>0.48</b>	3.62
Bank Of Pensacola	150,517	<b>0.47</b>	5.59
The Warrington Bank	181,158	<b>0.22</b>	1.65
Tiaa, Fsb	37,755,234	<b>(0.99)</b>	(9.55)

<b>Select Peer Average</b>	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	<b>50.11</b>	11.91
Prime Meridian Bank	0.27	1.60	<b>52.61</b>	7.62
Peoples Bank Of Graceville	0.26	1.36	<b>54.52</b>	8.25
First National Bank Northwest Florida	0.29	1.33	<b>56.38</b>	6.32
One Florida Bank	0.13	1.73	<b>59.65</b>	9.40
Madison County Community Bank	0.60	1.63	<b>61.01</b>	6.19
Fnbt Bank	1.09	1.11	<b>63.67</b>	7.33
First Federal Bank	1.91	1.12	<b>66.13</b>	5.39
Bank Of Pensacola	0.19	1.24	<b>69.88</b>	13.15
Capital City Bank	2.05	1.51	<b>71.91</b>	5.90
Pnb Community Bank	0.29	2.87	<b>75.97</b>	3.97
Community State Bank	0.65	2.32	<b>78.55</b>	6.55
Lafayette State Bank	1.13	2.73	<b>78.61</b>	3.65
The Warrington Bank	0.27	1.91	<b>89.15</b>	6.51
Florida Capital Bank, National Association	2.52	2.65	<b>89.61</b>	3.32
Tiaa, Fsb	(1.12)	3.61	<b>192.02</b>	25.58

<b>Select Peer Average</b>	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	<b>0.00</b>	0.00
First National Bank Northwest Florida	2.03	0.00	<b>0.00</b>	0.00
Fnbt Bank	2.37	0.00	<b>0.00</b>	0.00
Intracoastal Bank	1.56	0.00	<b>0.00</b>	0.00
Peoples Bank Of Graceville	1.03	0.06	<b>0.02</b>	0.54
Capital City Bank	0.96	0.09	<b>0.06</b>	0.79
One Florida Bank	0.94	0.09	<b>0.07</b>	0.73
Prime Meridian Bank	1.19	0.12	<b>0.09</b>	0.95
The Warrington Bank	1.01	0.40	<b>0.09</b>	0.64
Madison County Community Bank	2.00	0.34	<b>0.15</b>	3.07
Florida Capital Bank, National Association	1.27	0.36	<b>0.28</b>	0.26
Lafayette State Bank	1.24	0.71	<b>0.51</b>	9.24
Pnb Community Bank	0.90	1.04	<b>0.74</b>	9.31
First Federal Bank	0.96	3.70	<b>1.04</b>	1.84
Tiaa, Fsb	0.69	3.75	<b>2.93</b>	10.09
Community State Bank	1.29	8.13	<b>3.11</b>	26.97

<b>Select Peer Average</b>	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	<b>3.26</b>	6.01	0.00	66.94	1.18
Lafayette State Bank	<b>2.97</b>	0.06	0.00	0.00	18.75
Pnb Community Bank	<b>2.76</b>	3.22	3.41	0.00	17.30
Bank Of Pensacola	<b>1.62</b>	5.28	0.00	53.71	0.00
Capital City Bank	<b>1.60</b>	11.69	0.00	14.62	8.98
Madison County Community Bank	<b>1.60</b>	8.32	0.00	0.00	40.52
One Florida Bank	<b>1.54</b>	13.59	0.00	0.00	10.46
Florida Capital Bank, National Association	<b>1.39</b>	13.73	0.00	0.00	3.32
Prime Meridian Bank	<b>1.00</b>	1.52	2.36	1.45	15.88
First National Bank Northwest Florida	<b>0.92</b>	59.10	0.11	5.51	1.58
Intracoastal Bank	<b>0.88</b>	1.40	0.00	0.00	26.83
Community State Bank	<b>0.76</b>	31.01	0.80	0.00	26.81
First Federal Bank	<b>0.72</b>	2.30	0.00	0.00	57.79
<b>Peoples Bank Of Graceville</b>	<b>0.45</b>	<b>5.03</b>	<b>0.00</b>	<b>46.00</b>	<b>14.43</b>
Fnbt Bank	<b>0.42</b>	36.29	0.00	26.44	0.00
Tiaa, Fsb	<b>0.14</b>	9.73	0.00	0.10	10.16

<b>Select Peer Average</b>	<b>1.38</b>	<b>13.02</b>	<b>0.42</b>	<b>13.42</b>	<b>15.87</b>
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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	<b>72.59</b>	0.78	0.00	0.00
Prime Meridian Bank	<b>72.22</b>	1.31	0.00	0.00
Lafayette State Bank	<b>71.86</b>	2.98	0.00	0.00
Florida Capital Bank, National Association	<b>70.85</b>	0.51	0.00	0.04
Pnb Community Bank	<b>70.43</b>	1.80	0.00	0.00
Intracoastal Bank	<b>66.99</b>	1.18	0.00	0.00
Tiaa, Fsb	<b>63.86</b>	0.07	0.02	0.10
Capital City Bank	<b>55.32</b>	2.30	0.01	2.11
Madison County Community Bank	<b>42.70</b>	2.60	0.00	0.00
Bank Of Pensacola	<b>38.22</b>	0.74	0.00	0.00
Fnbt Bank	<b>33.94</b>	1.81	0.00	0.00
Peoples Bank Of Graceville	<b>33.13</b>	0.08	0.00	0.00
First National Bank Northwest Florida	<b>31.74</b>	0.56	0.00	0.02
Community State Bank	<b>31.44</b>	1.60	0.52	5.33
First Federal Bank	<b>26.94</b>	1.08	0.00	5.53
The Warrington Bank	<b>21.47</b>	0.59	0.00	0.00

<b>Select Peer Average</b>	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	<b>59.43</b>	40.45	99.89	0.00	0.11
Community State Bank	<b>43.29</b>	56.71	100.00	0.00	0.00
Bank Of Pensacola	<b>42.13</b>	57.87	100.00	0.00	0.00
Capital City Bank	<b>42.12</b>	55.92	98.04	0.16	1.79
Lafayette State Bank	<b>39.78</b>	56.24	96.01	2.86	1.13
One Florida Bank	<b>31.90</b>	67.96	99.87	0.00	0.13
Intracoastal Bank	<b>30.84</b>	69.16	100.00	0.00	0.00
First National Bank Northwest Florida	<b>29.09</b>	70.91	100.00	0.00	0.00
Pnb Community Bank	<b>28.45</b>	71.55	100.00	0.00	0.00
Prime Meridian Bank	<b>27.37</b>	72.20	99.57	0.00	0.43
Peoples Bank Of Graceville	<b>27.00</b>	<b>73.00</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>
The Warrington Bank	<b>26.66</b>	73.34	100.00	0.00	0.00
Madison County Community Bank	<b>22.64</b>	77.36	100.00	0.00	0.00
First Federal Bank	<b>10.71</b>	87.44	98.15	0.00	1.85
Fnbt Bank	<b>2.40</b>	97.60	100.00	0.00	0.00
Tiaa, Fsb	<b>1.83</b>	72.38	74.21	0.00	25.79

<b>Select Peer Average</b>	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	<b>4.08</b>	94.91
Lafayette State Bank	4.14	0.36	<b>3.94</b>	95.19
Intracoastal Bank	3.85	0.37	<b>3.62</b>	98.61
Community State Bank	3.60	0.14	<b>3.52</b>	86.91
Florida Capital Bank, National Association	3.81	0.82	<b>3.42</b>	94.98
Prime Meridian Bank	3.74	0.47	<b>3.41</b>	96.08
Capital City Bank	3.29	0.16	<b>3.16</b>	91.52
One Florida Bank	3.65	0.87	<b>3.10</b>	96.57
Madison County Community Bank	3.42	0.48	<b>3.06</b>	97.27
First Federal Bank	3.36	0.52	<b>2.91</b>	90.50
First National Bank Northwest Florida	2.83	0.11	<b>2.75</b>	93.86
Peoples Bank Of Graceville	3.15	0.63	<b>2.72</b>	98.65
Fnbt Bank	2.94	0.22	<b>2.71</b>	87.11
Tiaa, Fsb	3.52	1.27	<b>2.43</b>	99.42
The Warrington Bank	2.29	0.10	<b>2.22</b>	98.00
Bank Of Pensacola	2.18	0.47	<b>1.91</b>	97.22

<b>Select Peer Average</b>	3.37	0.44	2.60	94.80
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