

Prime Meridian Bank

Tallahassee, FL

Established

2/4/2008

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 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)

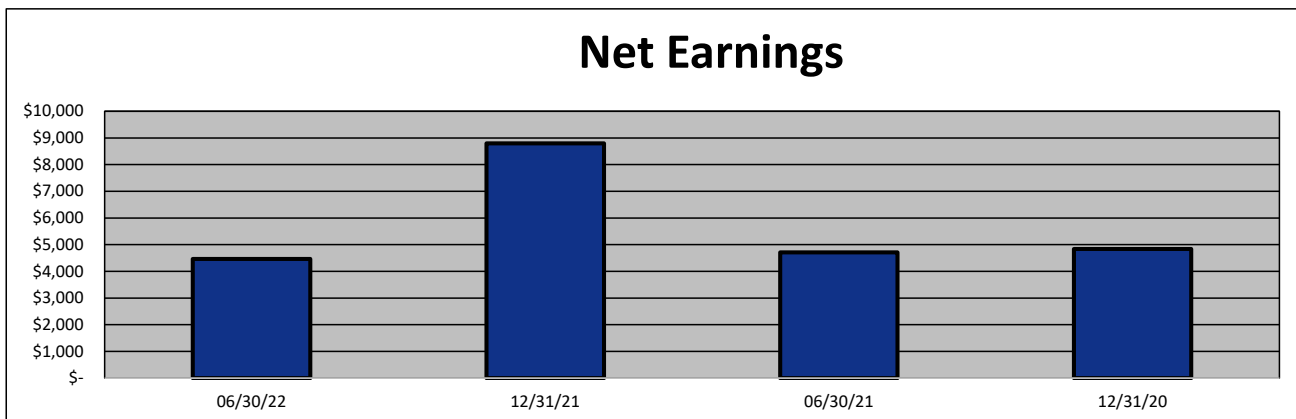
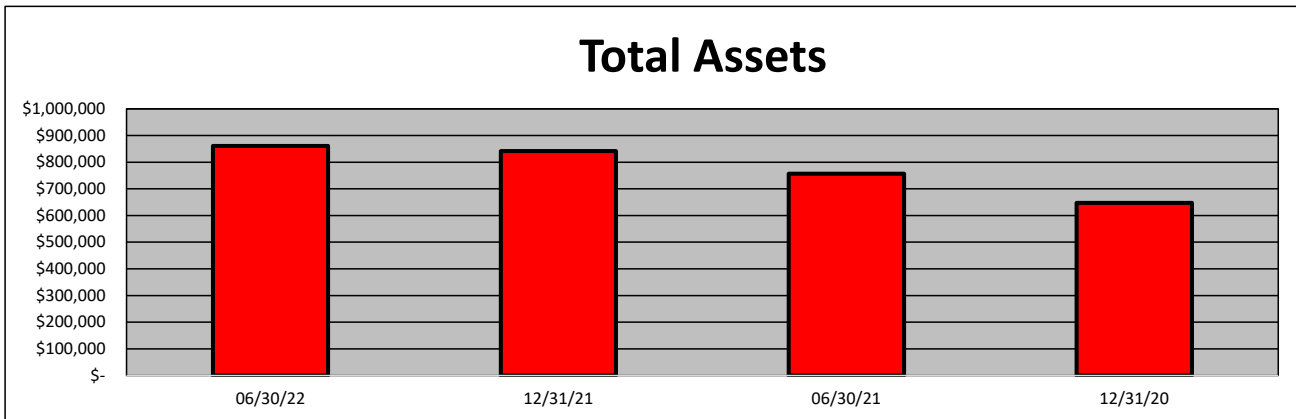
EXECUTIVE SUMMARY - Prime Meridian Bank
(Percentage)

Period Ending	06/30/22	12/31/21	06/30/21	12/31/20	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	7.96	8.38	8.81	9.15	10.08	7.90
Leverage Ratio	8.61	8.53	9.01	9.09	10.09	9.25
Tier 1 Cap/Risk Based Assets	12.61	13.45	13.87	13.29	16.44	15.75
Risk Based Ratio	13.72	14.59	15.11	14.54	17.29	16.64
Common Equity Tier 1 Capital Ratio	12.61	13.45	13.87	13.29	16.42	15.75
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	70.64	66.47	71.61	85.18	64.07	59.01
Loans/Assets	64.47	60.39	64.79	76.68	52.71	50.75
Securities/Assets	16.52	8.77	8.37	9.56	17.27	27.40
PROFITABILITY:						
Return on Avg Assets	1.04	1.17	1.34	0.81	0.67	0.81
Return on Avg Equity	12.85	13.47	15.06	9.10	9.14	10.21
Nonint Income/Avg Assets	0.28	0.36	0.38	0.35	0.86	0.92
Net Overhead Ratio	1.46	1.47	1.44	1.61	1.91	1.62
Efficiency Ratio	54.73	55.01	51.96	56.10	225.75	70.54
Assets (per million) per Employee	8.61	8.95	7.96	7.19	9.27	8.22
ASSET QUALITY:						
Reserves/Loans	1.19	1.18	1.20	1.23	1.36	1.32
Nonperforming Loans/Total Loans	0.06	0.00	0.00	0.25	0.69	0.74
Nonperforming Assets/Total Assets	0.04	0.00	0.00	0.19	0.47	0.49
Adjusted Texas Ratio	0.46	0.00	0.00	1.92	3.38	4.08
YIELDS & COSTS:						
Yield on earning assets	3.20	3.39	3.55	3.83	3.18	3.04
Cost of funds	0.30	0.44	0.48	0.76	0.42	0.30
Net interest margin	3.00	3.10	3.23	3.30	2.61	2.53
Avg Earning Assets/Avg Assets	96.88	95.67	96.60	95.03	90.17	94.25

SELECTED FINANCIAL DATA - Prime Meridian Bank
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	860,735	841,095	756,537	647,267	104,198	13.77
Cash and Equivalents	134,122	233,472	181,599	68,984	(47,477)	(26.14)
Securities	142,159	73,763	63,306	61,879	78,853	124.56
Loans, net	554,902	507,940	490,123	496,346	64,779	13.22
Deposit Accounts	785,485	764,197	684,457	582,728	101,028	14.76
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	68,550	70,475	66,651	59,201	1,899	2.85

Period Ending	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	4,469	8,797	4,708	4,839	(239)	(5.08)
Interest Income	13,390	24,404	12,062	21,684	1,328	11.01
Interest Expense	871	2,133	1,093	3,004	(222)	(20.31)
Net Interest Income	12,519	22,271	10,969	18,680	1,550	14.13
Prov for Loan Loss	360	(104)	(185)	2,850	545	(294.59)
Noninterest income	1,215	2,739	1,338	2,109	(123)	(9.19)
Gain on Sale of Securities	-	108	108	-	(108)	(100.00)
Noninterest Expense	7,523	13,767	6,399	11,681	1,124	17.57
Net Operating Income	5,851	11,347	6,093	6,258	(242)	(3.97)
Income Taxes	1,382	2,658	1,493	1,419	(111)	(7.43)

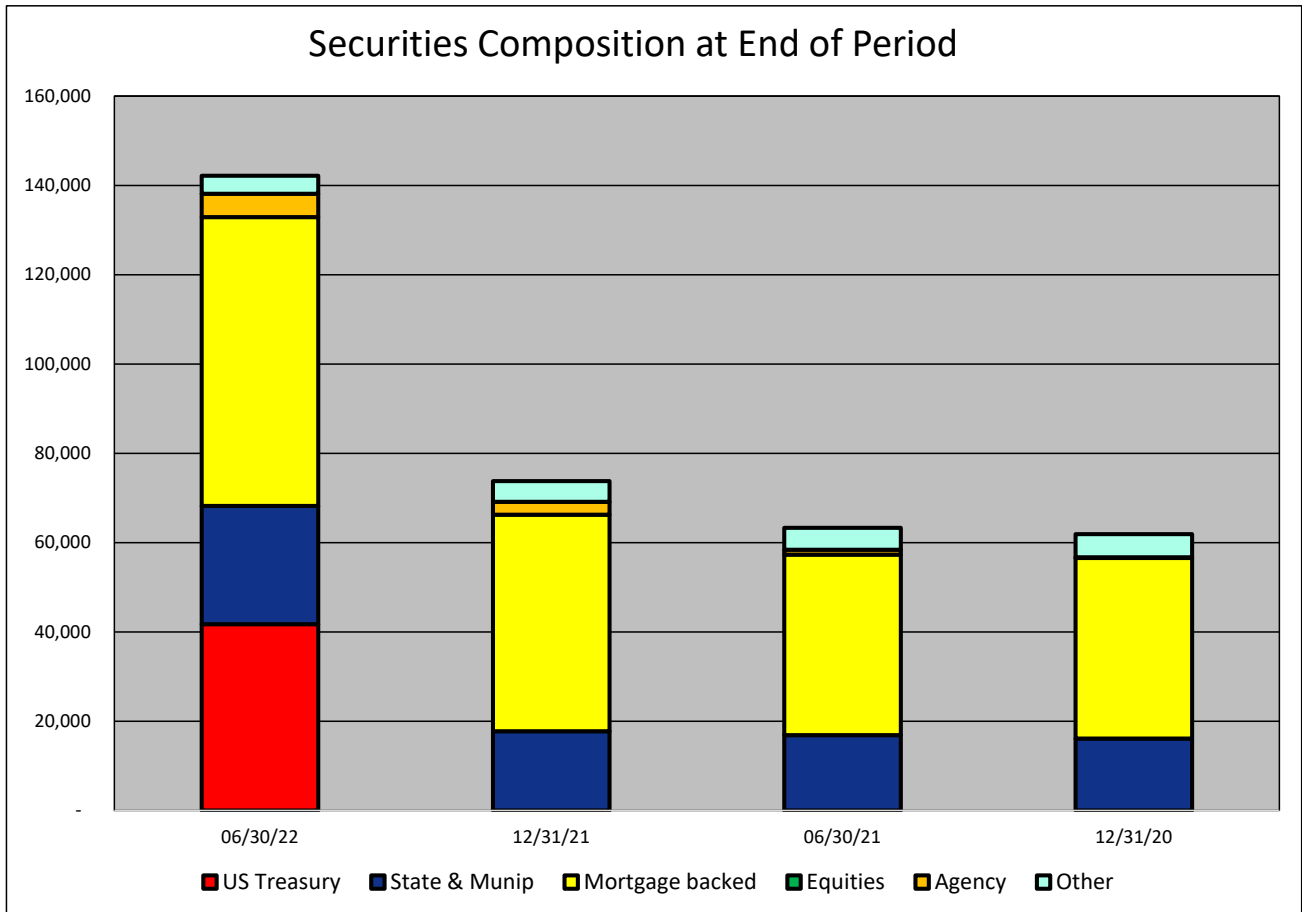


SECURITIES COMPOSITION - Prime Meridian Bank
(Dollars in Thousands)

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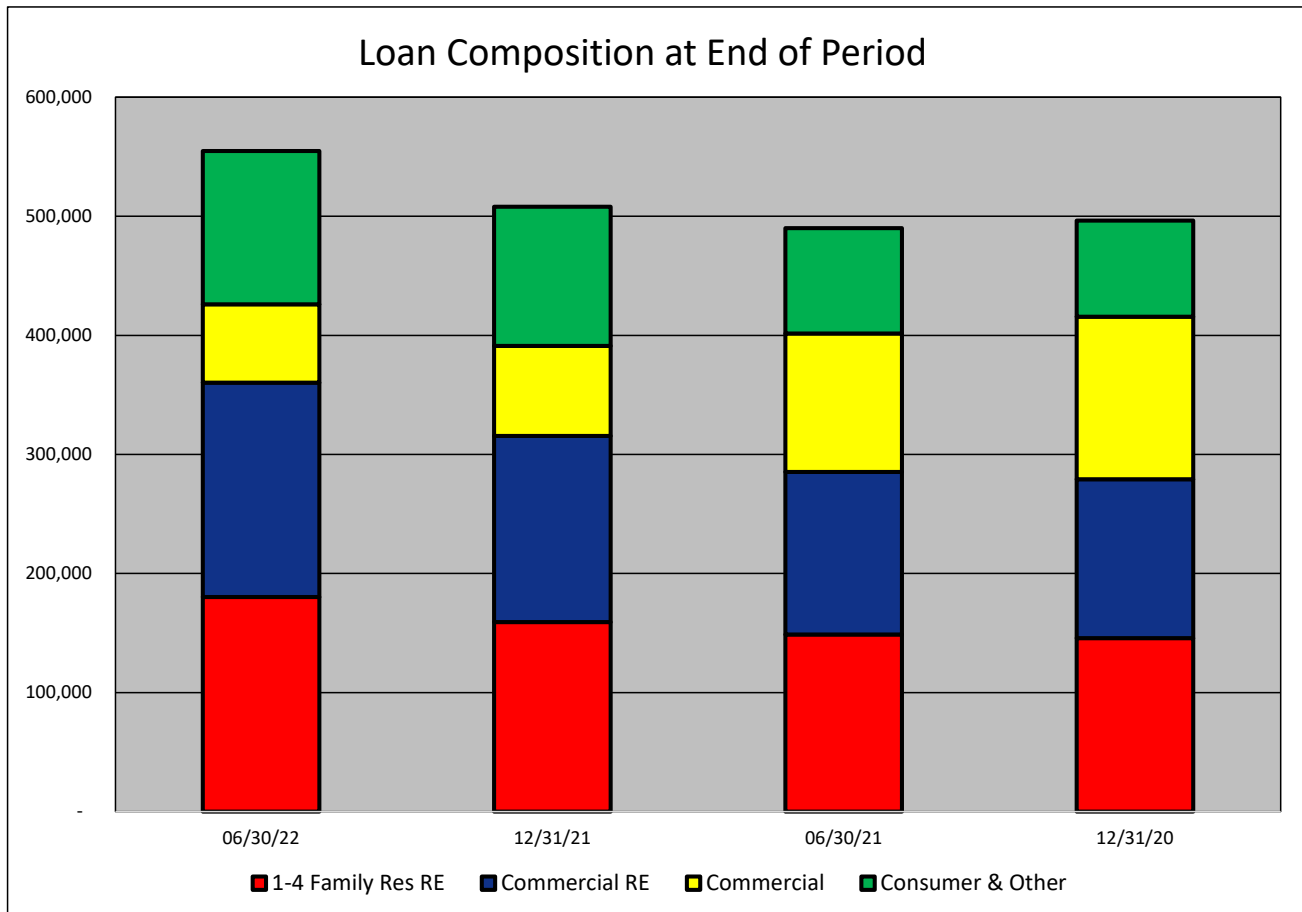
SECURITIES CATEGORY:

US Treasury	41,700	-	-	-	41,700	NA
State & Munip	26,501	17,769	16,871	16,126	9,630	57.08
Mortgage backed	64,672	48,465	40,454	40,438	24,218	59.87
Equities	-	-	-	-	-	NA
Agency	5,238	2,919	1,054	172	4,184	396.96
Other	4,048	4,610	4,927	5,143	(879)	(17.84)
Total Securities	142,159	73,763	63,306	61,879	78,853	124.56



LOAN PORTFOLIO COMPOSITION - Prime Meridian Bank
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	180,330	159,190	148,778	145,624	31,552	21.21
Commercial RE	180,012	156,315	136,538	133,473	43,474	31.84
Commercial	65,716	75,632	116,315	136,639	(50,599)	(43.50)
Consumer & Other	128,844	116,803	88,492	80,610	40,352	45.60
Loans, Net	554,902	507,940	490,123	496,346	64,779	13.22



LOAN PORTFOLIO QUALITY - Prime Meridian Bank
(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	5,974	6,092	6,092	4,414	(118)	(1.94)
Total Recoveries	305	69	53	33	252	475.47
Total Charge-offs	28	83	61	1,205	(33)	(54.10)
Provision Expense	360	(104)	(185)	2,850	545	(294.59)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>6,611</u>	<u>5,974</u>	<u>5,899</u>	<u>6,092</u>	<u>712</u>	<u>12.07</u>

NON-PERFORMING ASSETS:

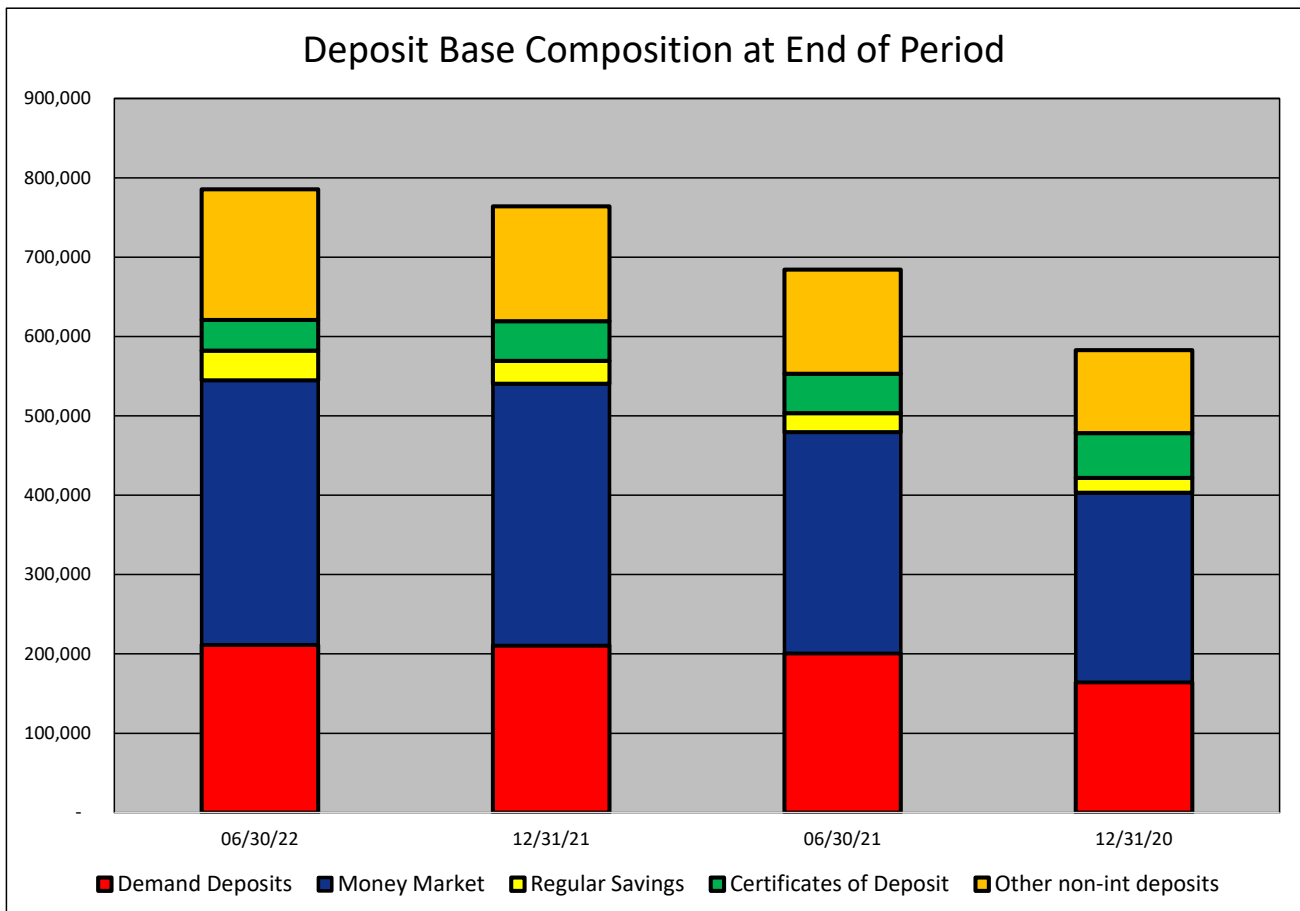
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	349	-	-	1,251	349	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	<u>349</u>	<u>-</u>	<u>-</u>	<u>1,251</u>	<u>349</u>	<u>NA</u>

DEPOSIT BASE COMPOSITION - Prime Meridian Bank
(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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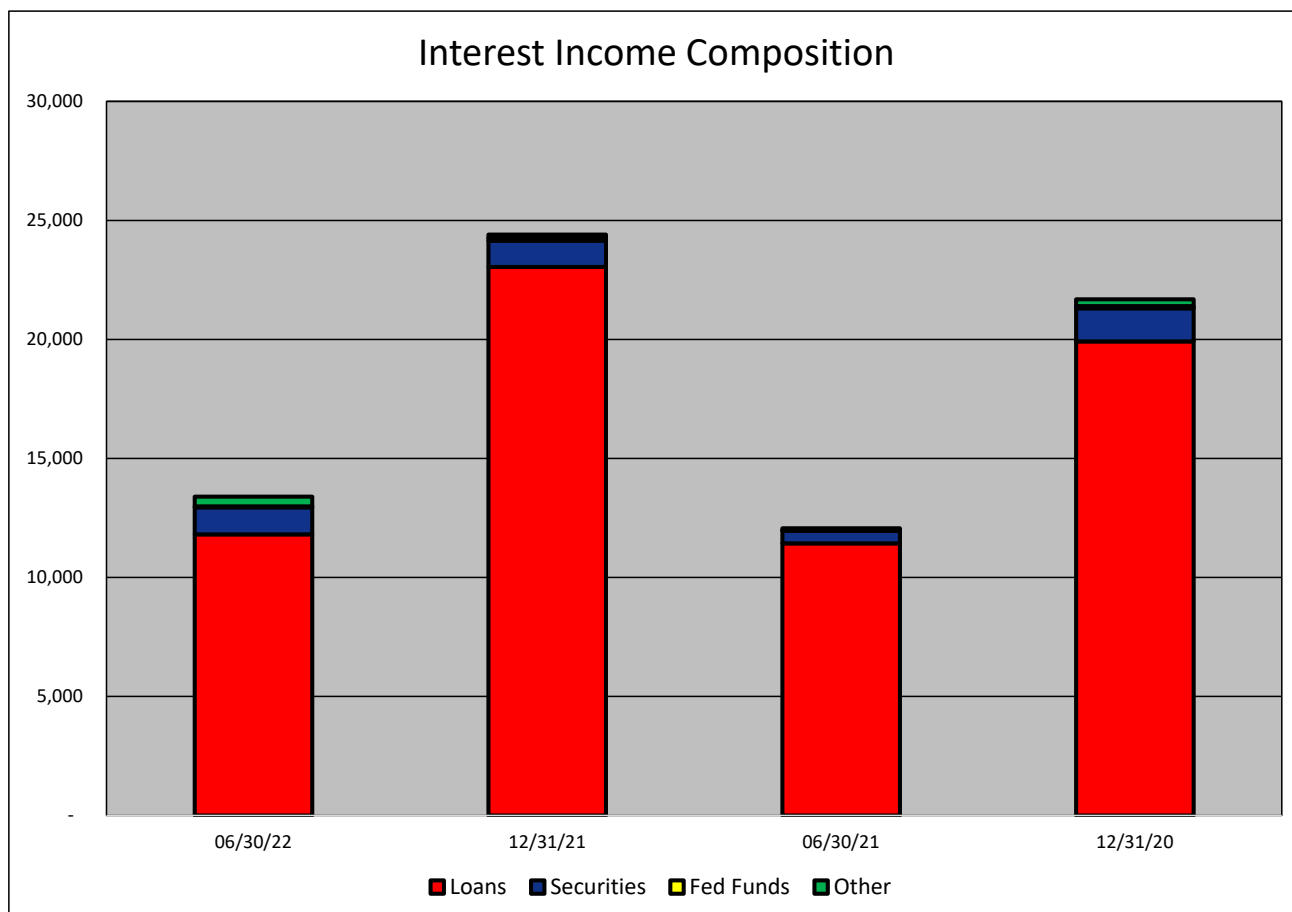
DEPOSIT BASE CATEGORY:

Demand Deposits	211,581	210,606	200,759	164,148	10,822	5.39
Money Market	333,220	329,802	278,752	239,052	54,468	19.54
Regular Savings	37,416	29,060	23,938	18,700	13,478	56.30
Certificates of Deposit	38,545	49,832	49,745	56,433	(11,200)	(22.51)
Other non-int deposits	164,723	144,897	131,263	104,395	33,460	25.49
Total Deposits	785,485	764,197	684,457	582,728	101,028	14.76



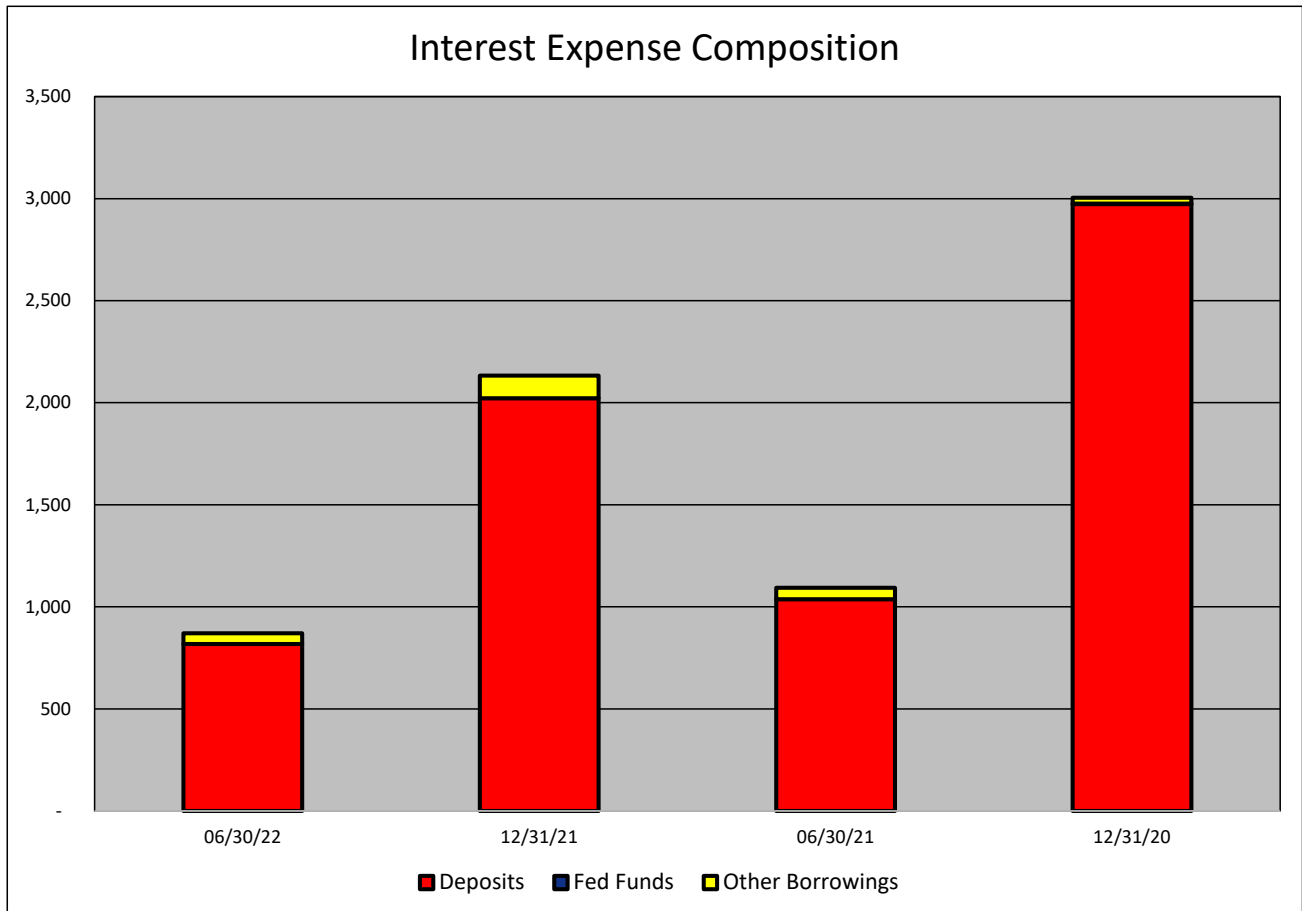
INTEREST INCOME COMPOSITION- Prime Meridian Bank
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	11,813	23,049	11,437	19,914	376	3.29
Securities	1,129	1,103	520	1,394	609	117.12
Fed Funds	42	96	30	92	12	40.00
Other	406	156	75	284	331	441.33
Total Int Income	13,390	24,404	12,062	21,684	1,328	11.01



INTEREST EXPENSE COMPOSITION- Prime Meridian Bank
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	818	2,022	1,037	2,973	(219)	(21.12)
Fed Funds	-	-	-	3	-	NA
Other Borrowings	53	111	56	28	(3)	(5.36)
Total Int Expense	871	2,133	1,093	3,004	(222)	(20.31)

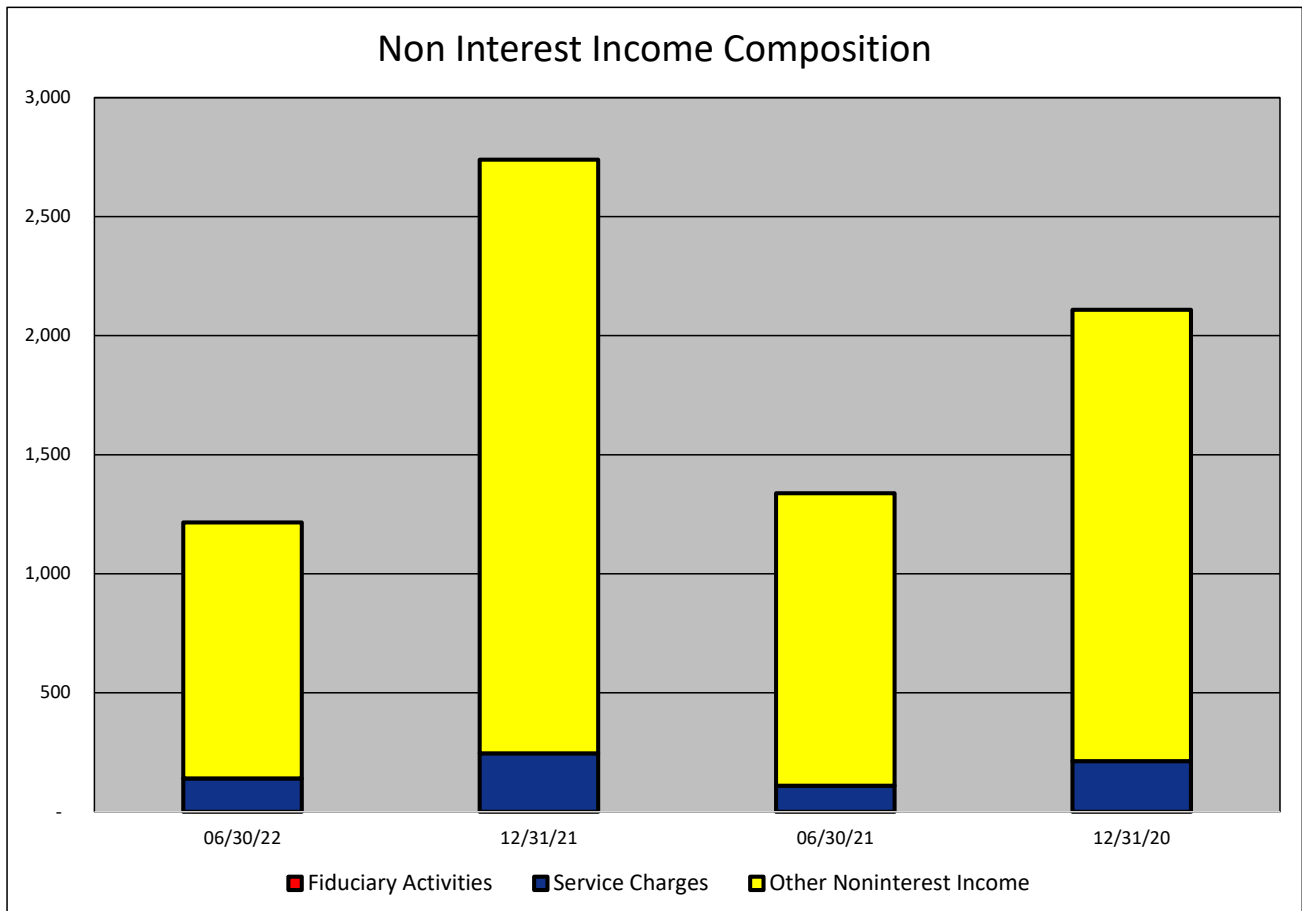


NONINTEREST INCOME COMPOSITION- Prime Meridian Bank
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	140	245	109	213	31	28.44
Other Noninterest Income	1,075	2,494	1,229	1,896	(154)	(12.53)
Total Nonint. Income	1,215	2,739	1,338	2,109	(123)	(9.19)

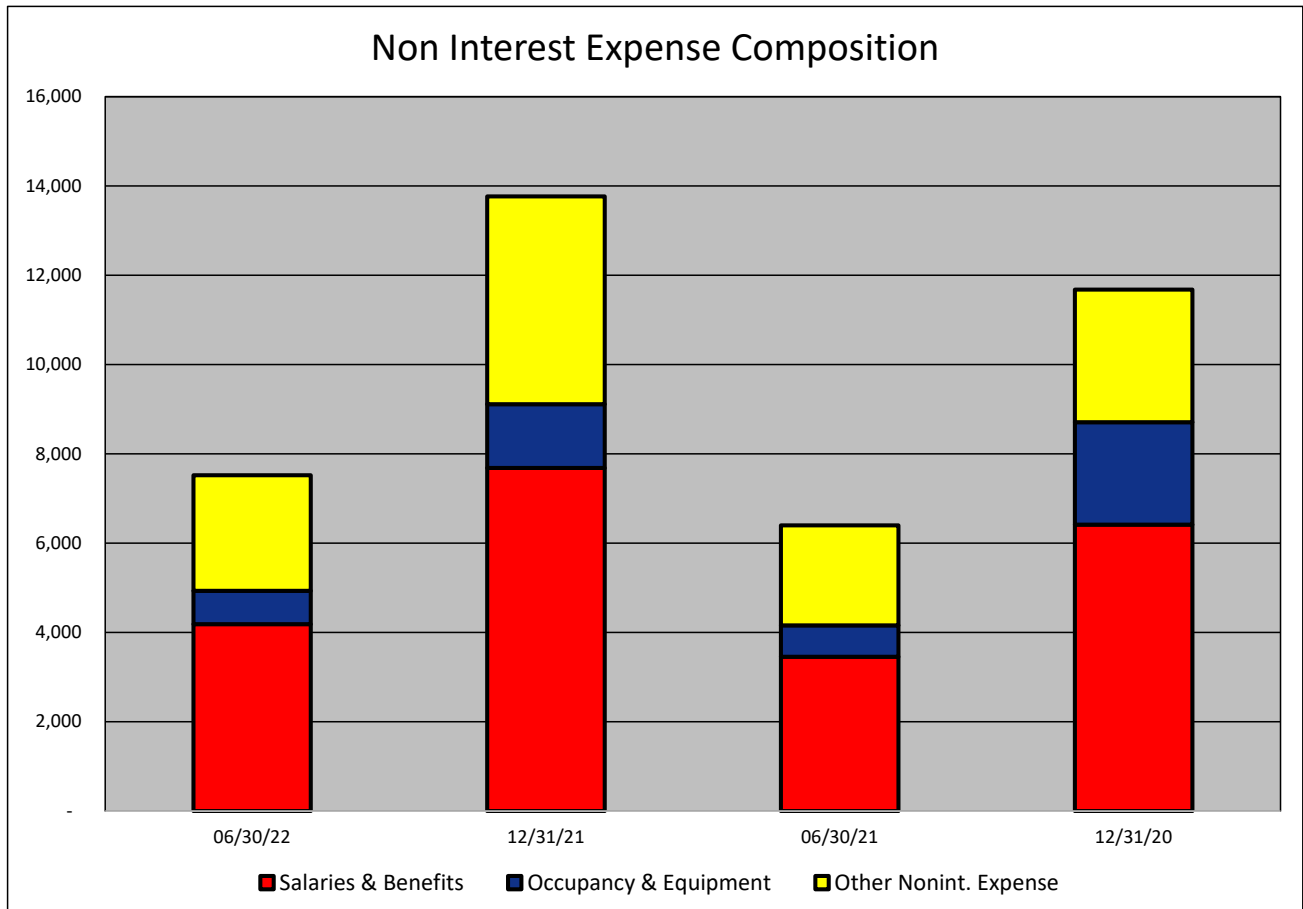


NONINTEREST EXPENSE COMPOSITION- Prime Meridian Bank
(Dollars in Thousands)

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

Salaries & Benefits	4,186	7,685	3,456	6,415	730	21.12
Occupancy & Equipment	747	1,429	705	2,293	42	5.96
Other Nonint. Expense	2,590	4,653	2,238	2,973	352	15.73
Total Nonint. Expense	7,523	13,767	6,399	11,681	1124	17.57



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	77.80
One Florida Bank	1,411,301	1,090,805	29.38
Bank Of Pensacola	158,209	132,628	19.29
Prime Meridian Bank	860,735	756,537	13.77
Pnb Community Bank	147,662	133,018	11.01
Fnbt Bank	687,388	619,219	11.01
Drummond Community Bank	1,015,279	917,699	10.63
First National Bank Northwest Florida	239,376	217,274	10.17
First Federal Bank	3,496,824	3,175,330	10.12
Community State Bank	213,562	195,089	9.47
Madison County Community Bank	178,719	163,779	9.12
Capital City Bank	4,347,799	4,000,591	8.68
Florida Capital Bank, National Association	521,750	491,536	6.15
Intracoastal Bank	550,214	527,264	4.35
Beach Bank	619,248	602,207	2.83
Lafayette State Bank	177,104	174,322	1.60
Tiaa, Fsb	38,576,417	38,435,437	0.37
Peoples Bank Of Graceville	113,192	125,466	(9.78)

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

Select Peer Average	2,198,282	2,192,972	7.70
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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	15.11	0.00	0.00	0.00
Florida Capital Bank, National Association	12.28	12.77	18.83	20.05	18.83
Peoples Bank Of Graceville	2.56	10.59	31.98	33.06	31.98
Tiaa, Fsb	10.53	10.01	15.10	16.06	15.10
Beach Bank	13.43	9.90	11.47	12.52	11.47
Drummond Community Bank	7.00	9.63	0.00	0.00	0.00
First National Bank Northwest Florida	8.87	9.16	47.56	48.82	47.56
First Federal Bank	7.75	8.90	17.73	18.63	17.73
Fnbt Bank	8.28	8.65	23.29	24.54	23.29
Prime Meridian Bank	7.96	8.61	12.61	13.72	12.61
Pnb Community Bank	7.03	8.60	0.00	0.00	0.00
Capital City Bank	9.11	8.33	14.38	15.32	14.38
One Florida Bank	7.69	8.30	10.66	11.50	10.66
Intracoastal Bank	5.16	8.19	11.10	12.28	11.10
Bank Of Pensacola	8.15	8.18	32.99	34.23	32.99
Lafayette State Bank	4.68	7.95	10.33	11.25	10.33
Madison County Community Bank	3.95	7.80	13.79	15.04	13.79
Community State Bank	2.94	5.86	11.65	12.52	11.65

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

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

Select Peer Average	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	47.78	26.66
Intracoastal Bank	0.14	1.60	50.29	13.76
Peoples Bank Of Graceville	0.25	1.31	54.14	8.09
Prime Meridian Bank	0.28	1.46	54.73	8.61
One Florida Bank	0.15	1.63	60.34	9.94
Drummond Community Bank	0.99	2.05	62.71	4.98
First National Bank Northwest Florida	0.52	0.95	63.16	7.25
Madison County Community Bank	0.55	1.65	67.80	6.87
Fnbt Bank	1.12	1.05	70.45	7.81
First Federal Bank	1.93	1.29	72.00	4.78
Capital City Bank	2.15	1.37	75.83	5.80
Bank Of Pensacola	0.18	1.18	76.44	14.38
Beach Bank	1.31	2.00	78.52	6.01
Pnb Community Bank	0.29	2.86	79.79	3.69
Lafayette State Bank	1.09	2.67	80.87	3.41
Florida Capital Bank, National Association	3.40	1.74	82.44	3.20
Community State Bank	0.62	2.28	88.61	6.28
The Warrington Bank	0.25	1.71	103.78	6.47

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

Select Peer Average	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	3.93	1.57	7.33	0.00	16.96
Bank Of Pensacola	3.46	16.99	0.00	48.89	0.00
Community State Bank	2.47	29.87	0.13	0.00	23.52
Drummond Community Bank	2.38	1.34	0.00	0.48	35.31
Capital City Bank	2.10	13.88	0.00	12.15	13.66
Lafayette State Bank	1.95	4.14	0.69	0.00	20.87
The Warrington Bank	1.74	19.11	0.00	53.03	5.06
One Florida Bank	1.59	23.93	0.00	0.00	8.53
Prime Meridian Bank	1.48	12.19	1.92	1.02	15.50
Madison County Community Bank	1.39	8.50	0.00	0.00	39.55
Intracoastal Bank	1.10	15.12	0.00	0.00	25.13
Florida Capital Bank, National Association	1.05	8.52	0.00	0.00	3.54
Peoples Bank Of Graceville	0.96	6.96	0.00	0.00	61.23
First Federal Bank	0.88	2.25	0.00	0.00	57.85
First National Bank Northwest Florida	0.66	74.83	0.00	1.87	1.41
Beach Bank	0.56	6.28	0.00	0.00	3.47
Fnbt Bank	0.47	37.36	0.00	32.01	0.57
Tiaa, Fsb	0.10	2.27	0.00	0.12	11.24

Select Peer Average	1.57	15.84	0.56	8.31	19.08
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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	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Tiaa, Fsb	83.13	0.08	0.01	0.81
Beach Bank	77.29	2.57	1.47	0.07
Pnb Community Bank	67.01	1.96	0.00	0.00
Lafayette State Bank	65.93	3.04	0.00	0.00
One Florida Bank	64.24	0.78	0.00	0.00
Florida Capital Bank, National Association	62.91	0.43	0.00	0.05
Prime Meridian Bank	62.45	1.27	0.00	0.00
Intracoastal Bank	55.23	1.06	0.00	0.00
Drummond Community Bank	52.21	2.51	0.06	0.08
Capital City Bank	50.42	2.17	0.00	2.17
Madison County Community Bank	44.07	2.43	0.00	0.00
Community State Bank	39.23	1.82	0.01	0.17
Peoples Bank Of Graceville	29.74	0.09	0.00	0.00
Bank Of Pensacola	29.50	0.73	0.00	0.00
Fnbt Bank	26.32	2.03	0.00	0.00
First Federal Bank	25.93	1.16	0.00	5.52
First National Bank Northwest Florida	20.34	0.48	0.00	0.01
The Warrington Bank	19.96	0.61	0.00	0.00

Select Peer Average	48.66	1.40	0.09	0.49
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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	49.79	49.04	98.82	0.00	1.18
Bank Of Pensacola	45.98	54.02	100.00	0.00	0.00
Capital City Bank	45.90	52.76	98.66	0.10	1.25
Community State Bank	45.22	54.78	100.00	0.00	0.00
Lafayette State Bank	44.38	55.62	100.00	0.00	0.00
Florida Capital Bank, National Association	38.28	45.06	83.33	0.00	16.67
One Florida Bank	35.41	64.46	99.87	0.00	0.13
Pnb Community Bank	30.27	69.73	100.00	0.00	0.00
Intracoastal Bank	29.87	70.13	100.00	0.00	0.00
The Warrington Bank	28.97	71.03	100.00	0.00	0.00
First National Bank Northwest Florida	27.89	72.11	100.00	0.00	0.00
Beach Bank	26.93	65.67	92.60	0.00	7.40
Peoples Bank Of Graceville	26.91	73.09	100.00	0.00	0.00
Prime Meridian Bank	26.82	72.76	99.58	0.00	0.42
Madison County Community Bank	24.53	75.47	100.00	0.00	0.00
First Federal Bank	7.19	89.45	96.64	0.00	3.36
Fnbt Bank	3.48	96.52	100.00	0.00	0.00
Tiaa, Fsb	2.76	75.07	77.82	0.00	22.18

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