

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 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)

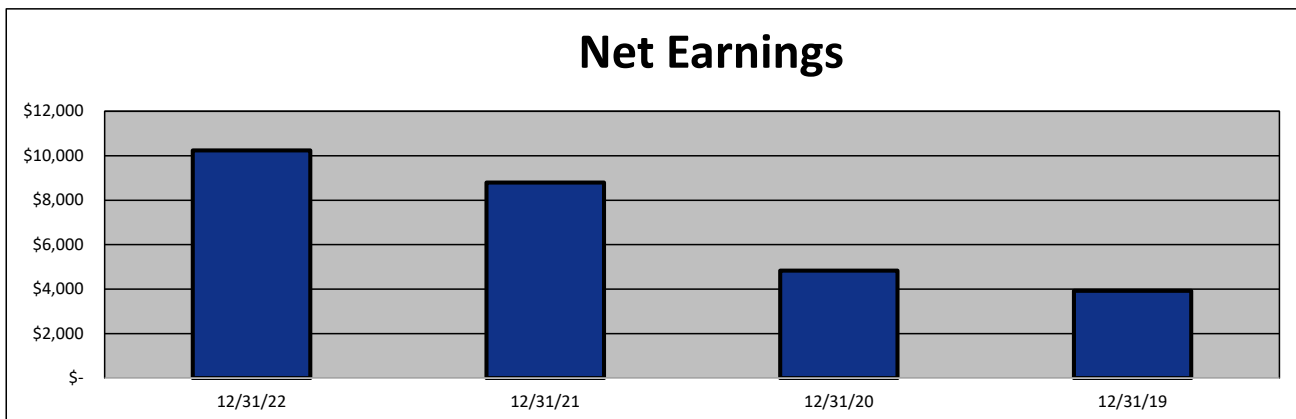
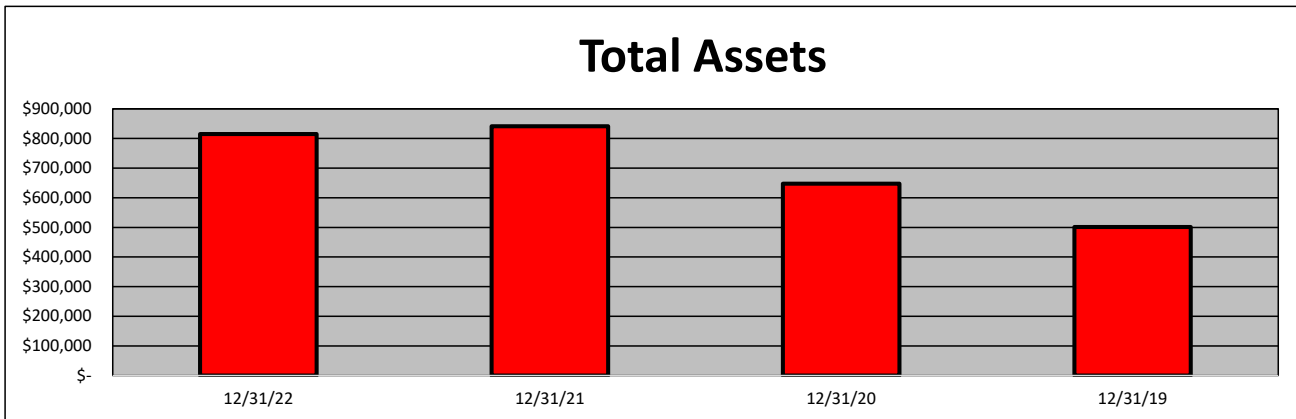
EXECUTIVE SUMMARY - Prime Meridian Bank
(Percentage)

Period Ending	12/31/22	12/31/21	12/31/20	12/31/19	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.73	8.38	9.15	9.37	10.13	8.75
Leverage Ratio	9.70	8.53	9.09	9.31	10.24	9.93
Tier 1 Cap/Risk Based Assets	12.90	13.45	13.29	13.24	18.48	15.36
Risk Based Ratio	14.04	14.59	14.54	14.49	19.34	16.24
Common Equity Tier 1 Capital Ratio	12.90	13.45	13.29	13.24	18.48	15.36
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	81.94	66.47	85.18	77.79	60.26	59.85
Loans/Assets	73.96	60.39	76.68	69.55	50.83	52.22
Securities/Assets	17.33	8.77	9.56	12.25	18.73	29.30
PROFITABILITY:						
Return on Avg Assets	1.20	1.17	0.81	0.86	0.61	0.80
Return on Avg Equity	14.73	13.47	9.10	9.51	8.77	11.57
Nonint Income/Avg Assets	0.27	0.36	0.35	0.38	1.30	0.67
Net Overhead Ratio	1.60	1.47	1.61	2.00	1.97	1.90
Efficiency Ratio	52.61	55.01	56.10	63.37	162.15	75.61
Assets (per million) per Employee	7.62	8.95	7.19	5.69	9.87	8.19
ASSET QUALITY:						
Reserves/Loans	1.19	1.18	1.23	1.27	1.37	1.28
Nonperforming Loans/Total Loans	0.12	0.00	0.25	0.74	0.54	1.17
Nonperforming Assets/Total Assets	0.09	0.00	0.19	0.52	0.34	0.57
Adjusted Texas Ratio	0.95	0.00	1.92	5.04	2.40	4.03
YIELDS & COSTS:						
Yield on earning assets	3.74	3.39	3.83	4.47	3.11	3.37
Cost of funds	0.47	0.44	0.76	1.16	0.38	0.44
Net interest margin	3.41	3.10	3.30	3.63	2.58	2.60
Avg Earning Assets/Avg Assets	96.08	95.67	95.03	93.02	90.84	94.80

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

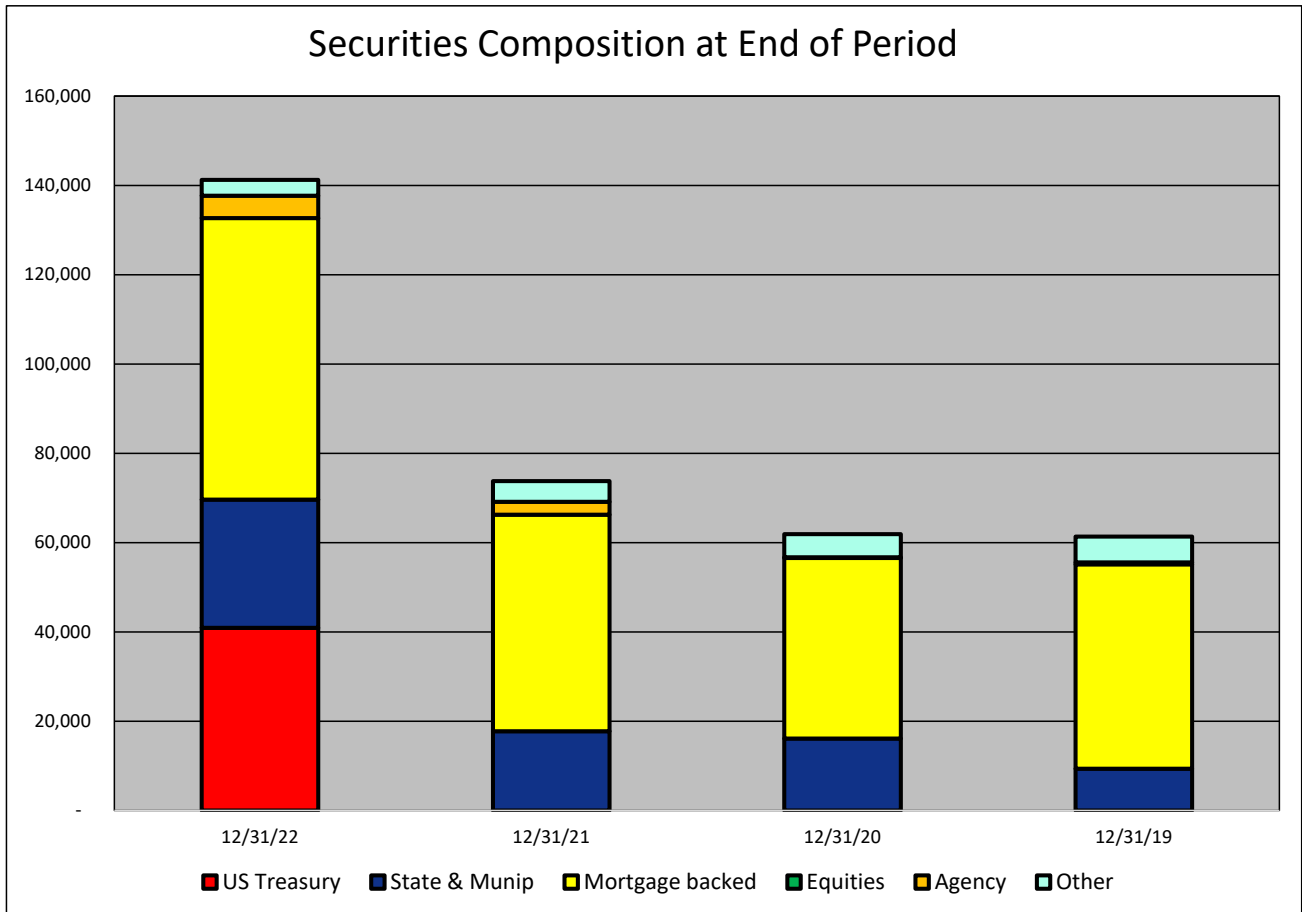
As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	815,142	841,095	647,267	500,841	(25,953)	(3.09)
Cash and Equivalents	39,788	233,472	68,984	75,082	(193,684)	(82.96)
Securities	141,241	73,763	61,879	61,333	67,478	91.48
Loans, net	602,918	507,940	496,346	348,317	94,978	18.70
Deposit Accounts	735,829	764,197	582,728	447,765	(28,368)	(3.71)
Fed Funds & Repos	-	-	-	1,254	-	NA
Total Equity	71,125	70,475	59,201	46,953	650	0.92

Period Ending	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	10,245	8,797	4,839	3,921	1,448	16.46
Interest Income	30,740	24,404	21,684	18,986	6,336	25.96
Interest Expense	2,684	2,133	3,004	3,570	551	25.83
Net Interest Income	28,056	22,271	18,680	15,416	5,785	25.98
Prov for Loan Loss	890	(104)	2,850	1,131	994	(955.77)
Noninterest income	2,323	2,739	2,109	1,725	(416)	(15.19)
Gain on Sale of Securities	-	108	-	7	(108)	(100.00)
Noninterest Expense	15,996	13,767	11,681	10,881	2,229	16.19
Net Operating Income	13,493	11,347	6,258	5,129	2,146	18.91
Income Taxes	3,248	2,658	1,419	1,215	590	22.20



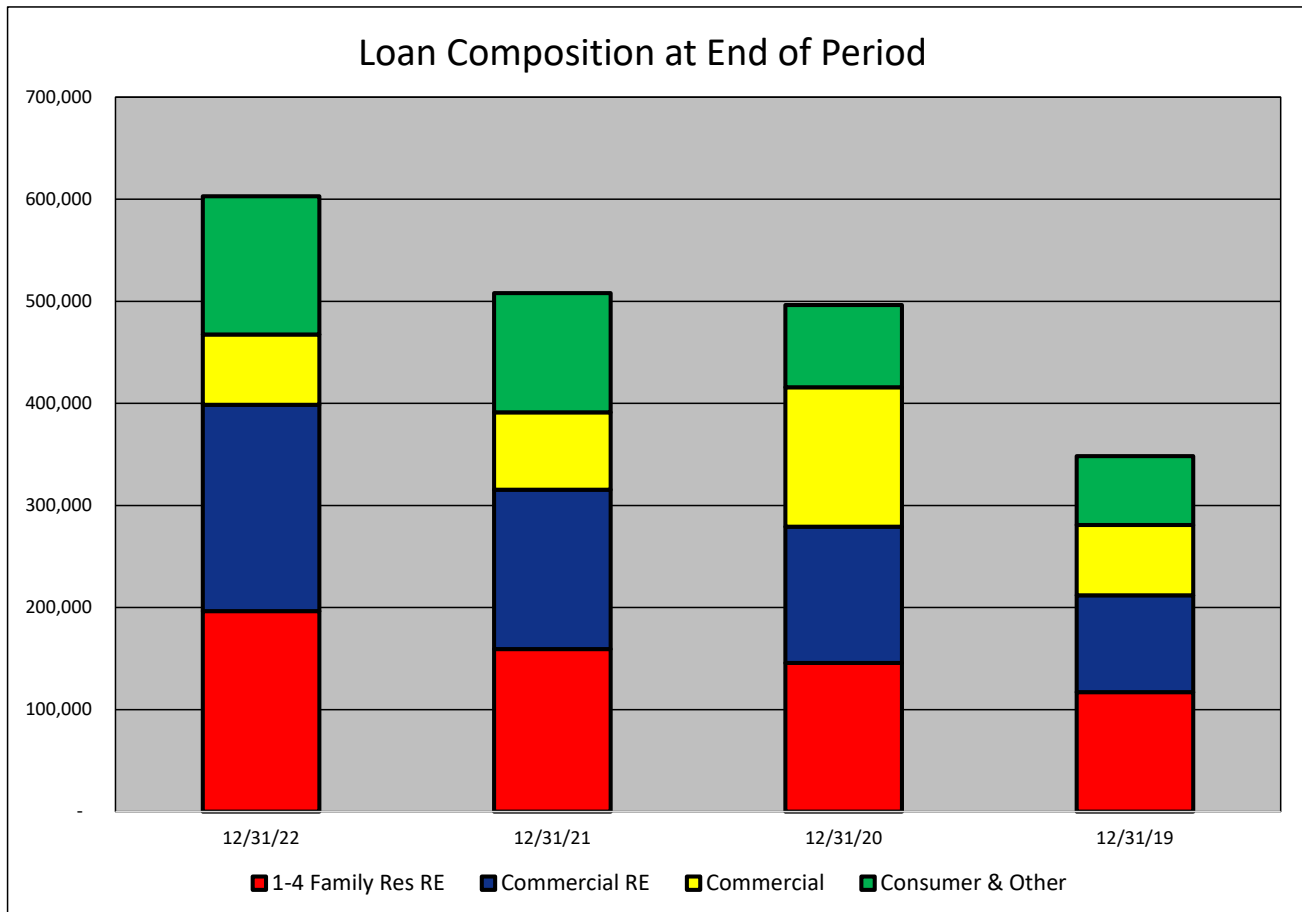
SECURITIES COMPOSITION - Prime Meridian Bank
(Dollars in Thousands)

As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	40,926	-	-	-	40,926	NA
State & Munip	28,678	17,769	16,126	9,341	10,909	61.39
Mortgage backed	63,093	48,465	40,438	45,803	14,628	30.18
Equities	-	-	-	-	-	NA
Agency	4,979	2,919	172	407	2,060	70.57
Other	3,565	4,610	5,143	5,782	(1,045)	(22.67)
Total Securities	141,241	73,763	61,879	61,333	67,478	91.48



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

As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	196,388	159,190	145,624	117,068	37,198	23.37
Commercial RE	202,307	156,315	133,473	94,808	45,992	29.42
Commercial	68,833	75,632	136,639	69,055	(6,799)	(8.99)
Consumer & Other	135,390	116,803	80,610	67,386	18,587	15.91
Loans, Net	602,918	507,940	496,346	348,317	94,978	18.70



LOAN PORTFOLIO QUALITY - Prime Meridian Bank
(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	5,974	6,092	4,414	3,661	(118)	(1.94)
Total Recoveries	330	69	33	48	261	378.26
Total Charge-offs	49	83	1,205	426	(34)	(40.96)
Provision Expense	890	(104)	2,850	1,131	994	(955.77)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>7,145</u>	<u>5,974</u>	<u>6,092</u>	<u>4,414</u>	<u>1,171</u>	<u>19.60</u>

NON-PERFORMING ASSETS:

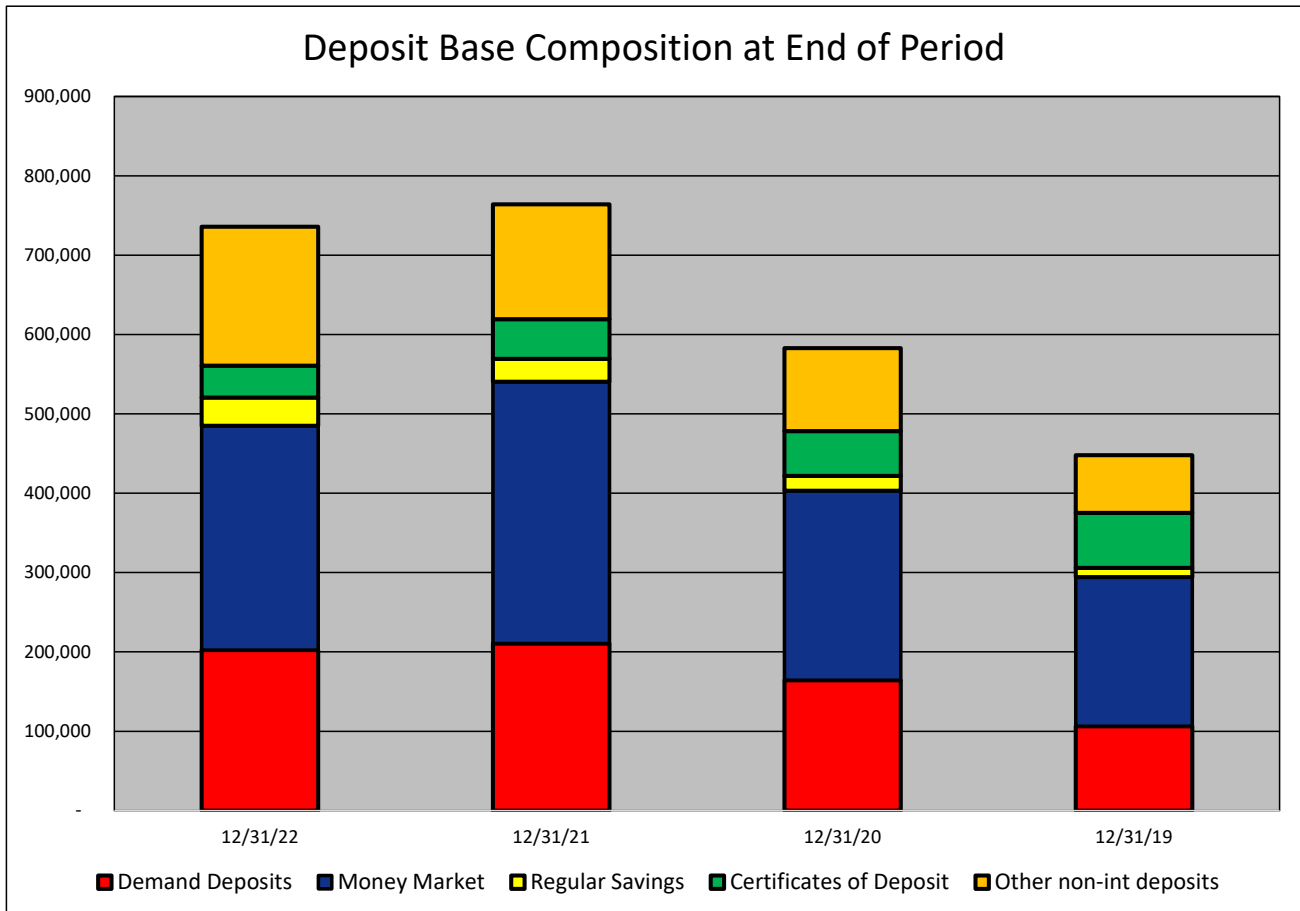
Total-90+ Days Past Due	404	-	-	-	404	NA
Total-Nonaccrual	343	-	1,251	2,591	343	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	<u>747</u>	<u>-</u>	<u>1,251</u>	<u>2,591</u>	<u>747</u>	<u>NA</u>

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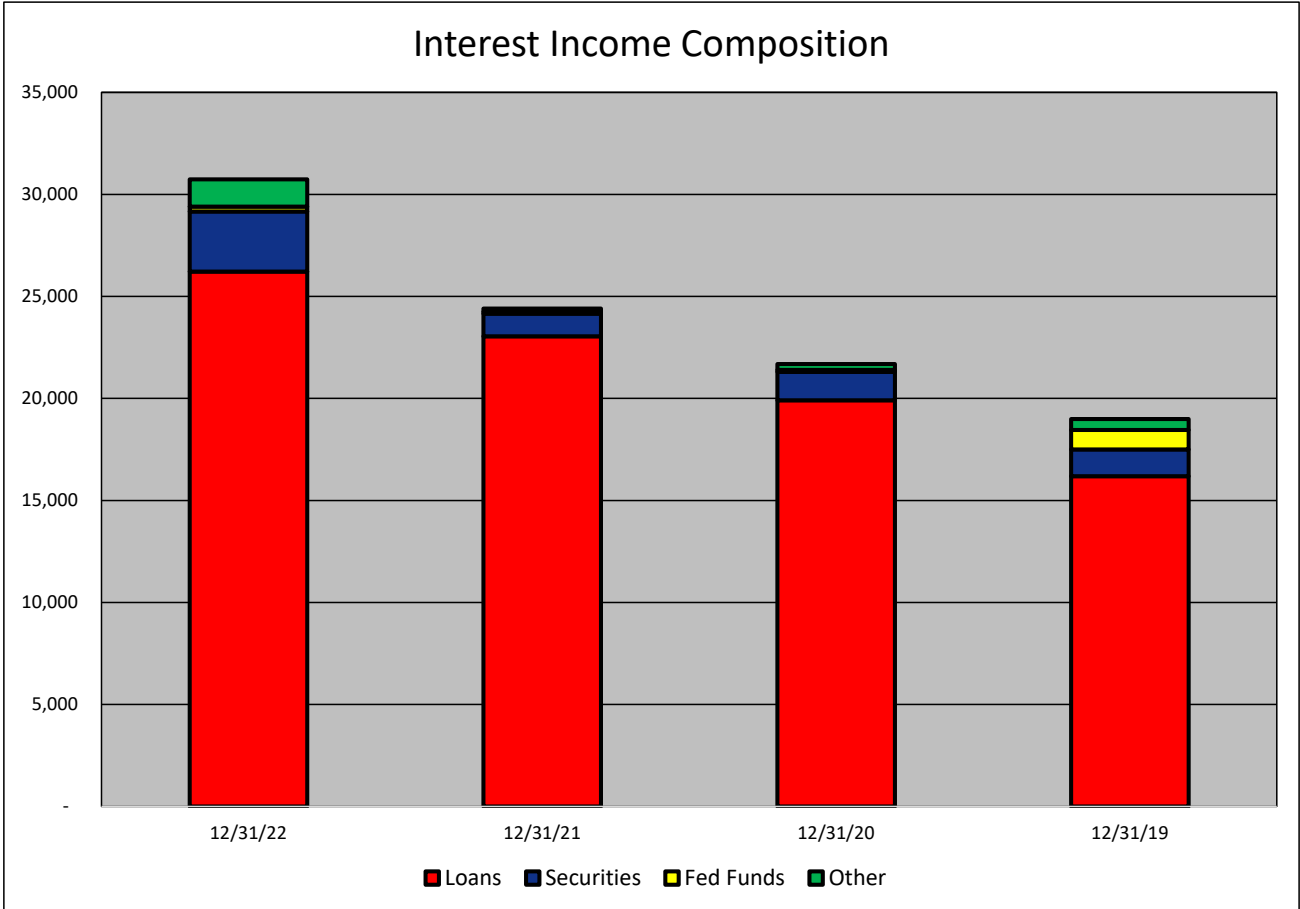
DEPOSIT BASE CATEGORY:

Demand Deposits	202,280	210,606	164,148	106,308	(8,326)	(3.95)
Money Market	282,678	329,802	239,052	188,100	(47,124)	(14.29)
Regular Savings	35,561	29,060	18,700	11,654	6,501	22.37
Certificates of Deposit	40,109	49,832	56,433	69,174	(9,723)	(19.51)
Other non-int deposits	175,201	144,897	104,395	72,529	30,304	20.91
Total Deposits	735,829	764,197	582,728	447,765	(28,368)	(3.71)



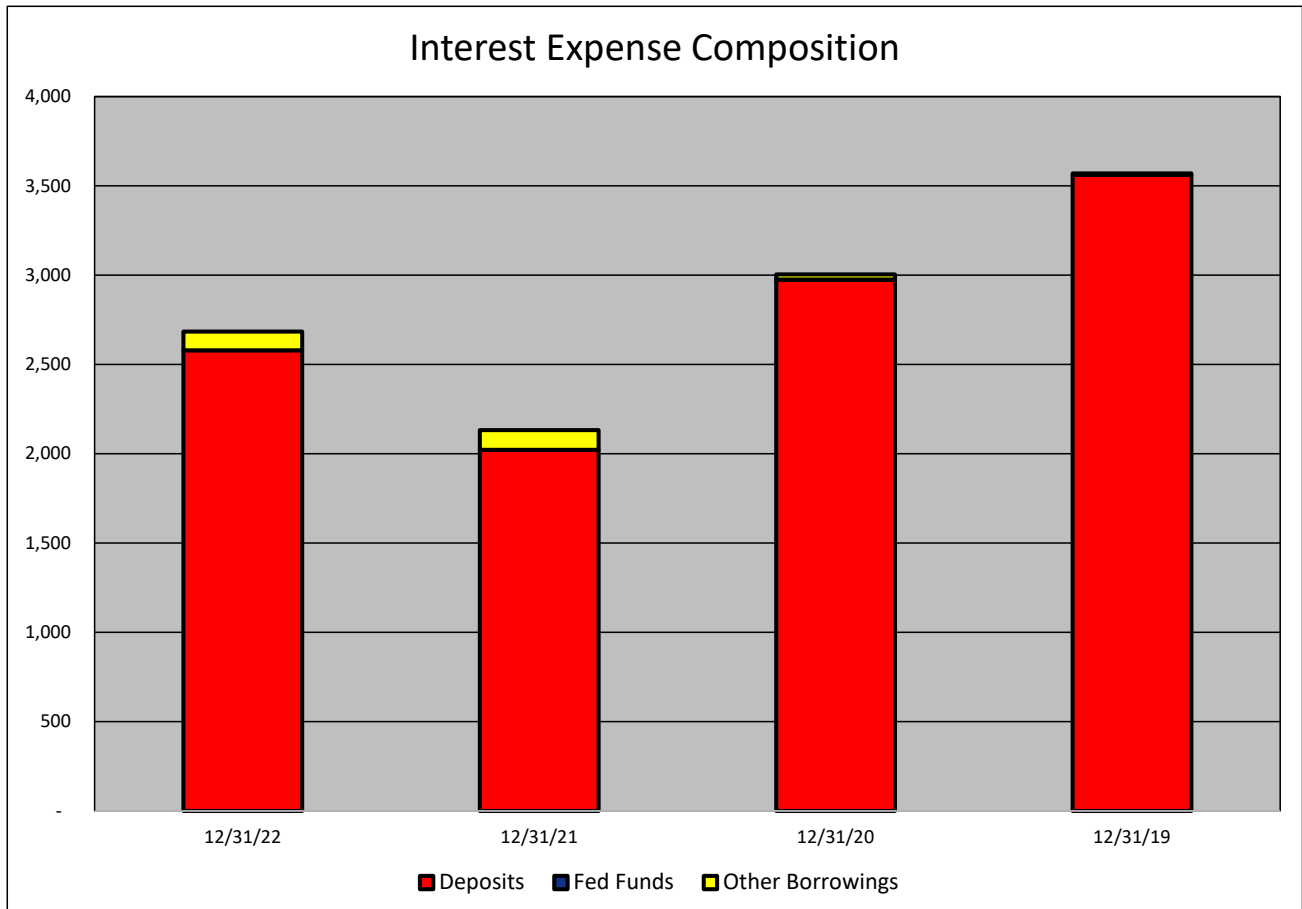
INTEREST INCOME COMPOSITION- Prime Meridian Bank
(Dollars in Thousands)

As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	26,221	23,049	19,914	16,189	3,172	13.76
Securities	2,938	1,103	1,394	1,308	1,835	166.36
Fed Funds	245	96	92	953	149	155.21
Other	1,336	156	284	536	1,180	756.41
Total Int Income	30,740	24,404	21,684	18,986	6,336	25.96



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

As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	2,579	2,022	2,973	3,561	557	27.55
Fed Funds	-	-	3	-	-	NA
Other Borrowings	105	111	28	9	(6)	(5.41)
Total Int Expense	2,684	2,133	3,004	3,570	551	25.83

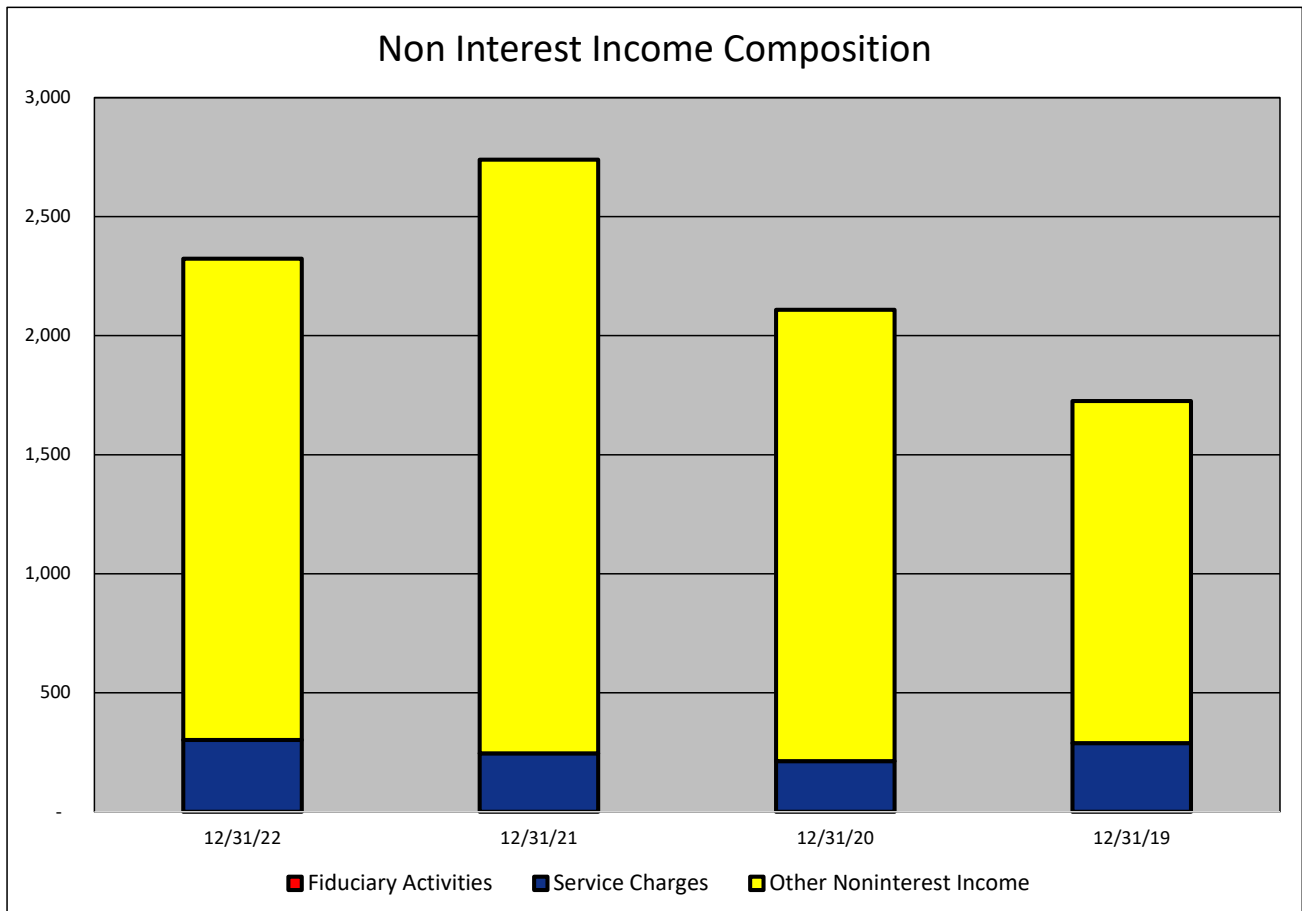


NONINTEREST INCOME COMPOSITION- Prime Meridian Bank
(Dollars in Thousands)

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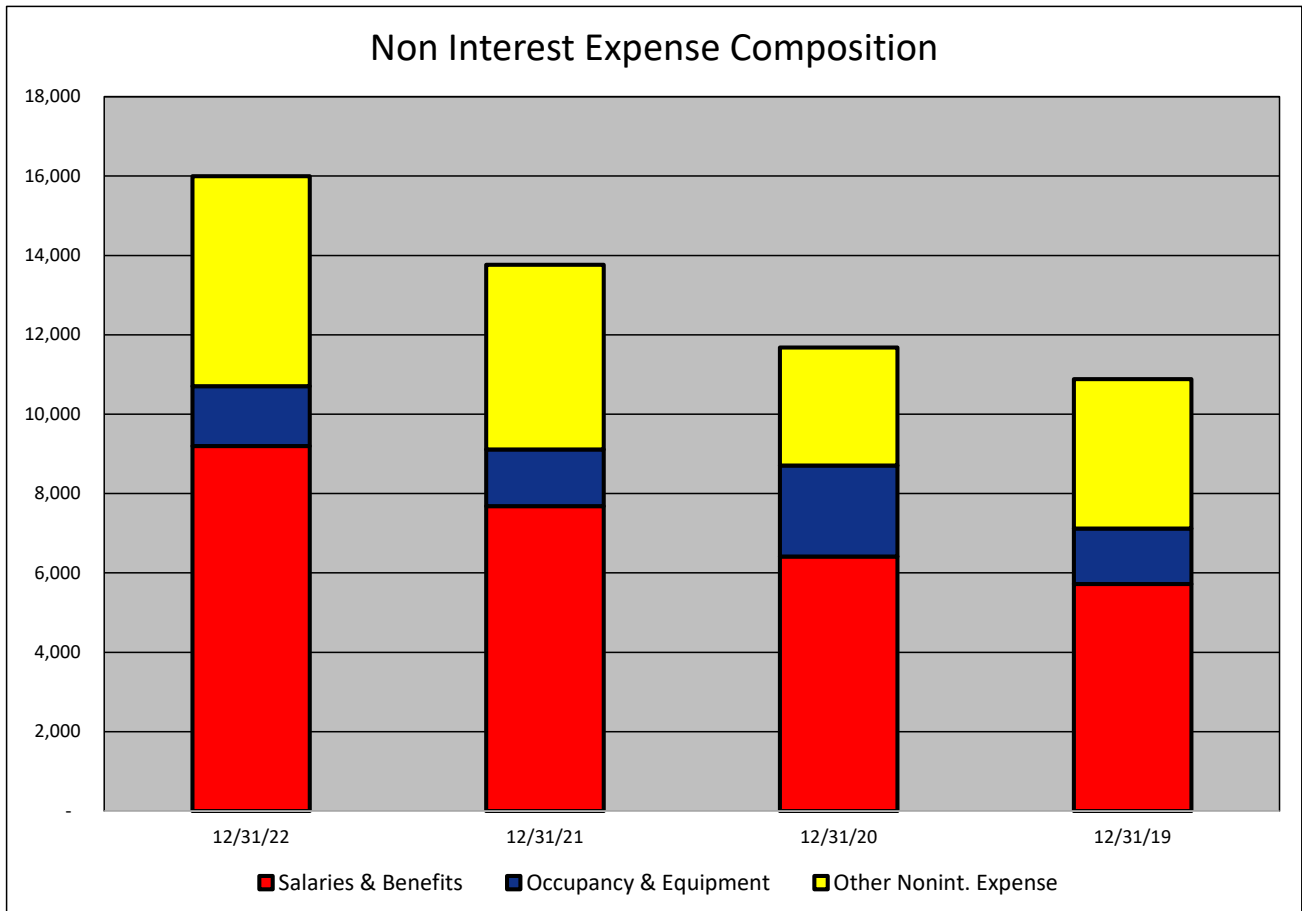
NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	302	245	213	288	57	23.27
Other Noninterest Income	2,021	2,494	1,896	1,437	(473)	(18.97)
Total Nonint. Income	2,323	2,739	2,109	1,725	(416)	(15.19)



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

As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	9,197	7,685	6,415	5,718	1,512	19.67
Occupancy & Equipment	1,509	1,429	2,293	1,399	80	5.60
Other Nonint. Expense	5,290	4,653	2,973	3,764	637	13.69
Total Nonint. Expense	15,996	13,767	11,681	10,881	2,229	16.19



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	88.95
Community State Bank	249,080	203,730	22.26
First Federal Bank	3,765,448	3,423,533	9.99
Capital City Bank	4,520,223	4,253,359	6.27
Madison County Community Bank	179,410	171,035	4.90
Pnb Community Bank	146,810	140,441	4.54
Lafayette State Bank	186,292	178,691	4.25
One Florida Bank	1,428,073	1,370,119	4.23
Tiaa, Fsb	39,416,491	39,076,186	0.87
Florida Capital Bank, National Association	444,412	442,133	0.52
Prime Meridian Bank	815,142	841,095	(3.09)
Peoples Bank Of Graceville	115,513	120,691	(4.29)
Fnbt Bank	586,236	622,822	(5.87)
Intracoastal Bank	488,470	524,706	(6.91)
Bank Of Pensacola	144,675	157,802	(8.32)
First National Bank Northwest Florida	189,617	210,144	(9.77)

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

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

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

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

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

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

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

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

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

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

Select Peer Average	3.37	0.44	2.60	94.80
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