

Prime Meridian Bank

Tallahassee, FL

Established

2/4/2008

Florida Bank and Thrift Performance Report

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FLORIDA BANKING TEAM

Robert Brink, Steve Kania, Ted Hacker, David Ajvazi, Michael Squitieri, Erica Hines, Sacha Widmaier, Kristin Moroso, Anthony Hagbartsen, Madeline Bogumil, Lauren Klindt, Phillip Berdeguer, Andrew Joyce, Dylan Frayne, Mai Tran, Meranda Joseph, Patricia Romero, Vanessa Hossler, Adam McCord, Michael Law, Joseph Fazio, Allyson Wiitala, Jacob Ingram, John Leonardi

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, 2023

Institution name	Total Assets (\$'000's)
Tiaa, Fsb	36,801,333
Capital City Bank	4,402,943
First Federal Bank	3,932,818
One Florida Bank	1,576,070
Prime Meridian Bank	816,173
Fnbt Bank	596,511
Intracoastal Bank	495,345
Florida Capital Bank, National Association	457,959
Community State Bank	248,268
Lafayette State Bank	198,048
The Warrington Bank	190,899
First National Bank Northwest Florida	178,980
Madison County Community Bank	170,134
Pnb Community Bank	150,813
Bank Of Pensacola	148,103
Peoples Bank Of Graceville	115,727

Institution name	Return on Avg Assets (%)
First National Bank Northwest Florida	2.09
Fnbt Bank	2.08
Intracoastal Bank	1.84
Capital City Bank	1.41
Prime Meridian Bank	1.30
Madison County Community Bank	1.13
Peoples Bank Of Graceville	1.12
Lafayette State Bank	0.91
One Florida Bank	0.86
First Federal Bank	0.82
Florida Capital Bank, National Association	0.79
Bank Of Pensacola	0.69
Tiaa, Fsb	0.67
The Warrington Bank	0.57
Community State Bank	0.52
Pnb Community Bank	0.14

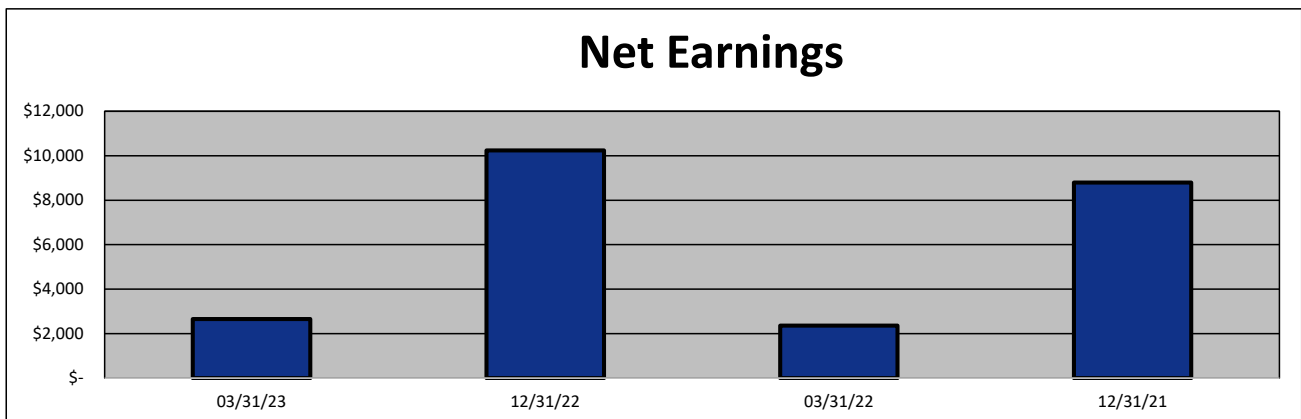
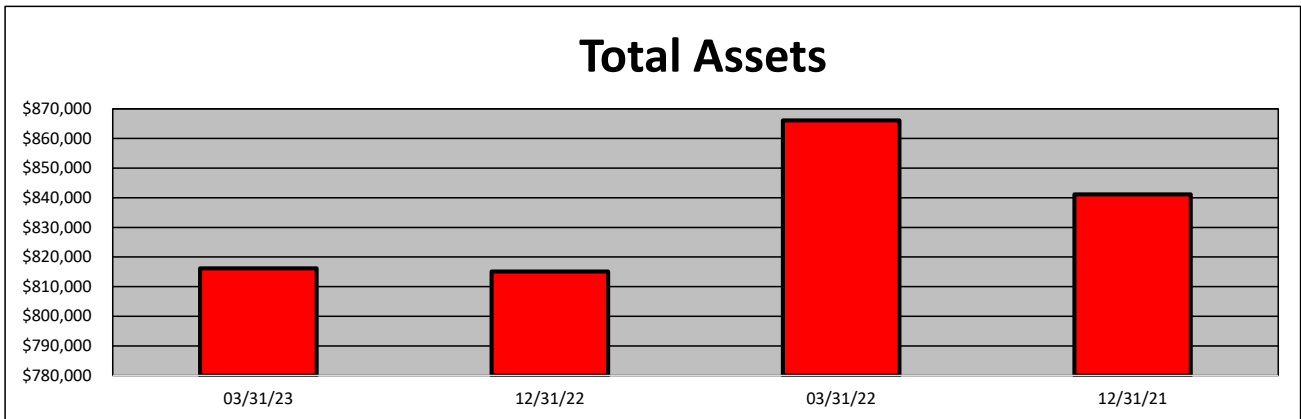
EXECUTIVE SUMMARY - Prime Meridian Bank
(Percentage)

Period Ending	03/31/23	12/31/22	03/31/22	12/31/21	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	9.10	8.73	8.04	8.38	9.92	9.10
Leverage Ratio	10.13	9.70	8.56	8.53	11.01	10.20
Tier 1 Cap/Risk Based Assets	13.07	12.90	13.60	13.45	18.60	15.33
Risk Based Ratio	13.83	14.04	14.70	14.59	19.49	16.19
Common Equity Tier 1 Capital Ratio	13.07	12.90	13.60	13.45	18.60	15.33
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	86.10	81.94	62.90	66.47	60.06	61.91
Loans/Assets	75.85	73.96	57.34	60.39	49.99	53.56
Securities/Assets	17.34	17.33	12.48	8.77	20.52	29.34
PROFITABILITY:						
Return on Avg Assets	1.30	1.20	1.11	1.17	0.23	1.06
Return on Avg Equity	14.61	14.73	13.50	13.47	6.95	14.53
Nonint Income/Avg Assets	0.27	0.27	0.29	0.36	0.88	0.67
Net Overhead Ratio	1.88	1.60	1.46	1.47	2.15	1.96
Efficiency Ratio	53.87	52.61	57.29	55.01	136.11	64.19
Assets (per million) per Employee	7.49	7.62	8.75	8.95	10.18	7.99
ASSET QUALITY:						
Allowance/Loans	0.78	1.19	1.19	1.18	1.39	1.28
Nonperforming Loans/Total Loans	0.22	0.12	0.00	0.00	0.53	1.02
Nonperforming Assets/Total Assets	0.17	0.09	0.00	0.00	0.32	0.53
Adjusted Texas Ratio	1.71	0.95	0.00	0.00	2.37	3.78
YIELDS & COSTS:						
Yield on earning assets	4.73	3.74	3.11	3.39	2.93	4.33
Cost of funds	1.20	0.47	0.29	0.44	0.30	1.06
Net interest margin	3.90	3.41	2.90	3.10	2.55	2.46
Avg Earning Assets/Avg Assets	95.27	96.08	94.99	95.67	91.48	95.08

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

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	816,173	815,142	866,103	841,095	(49,930)	(5.76)
Cash and Equivalents	22,714	39,788	233,789	233,472	(211,075)	(90.28)
Securities	141,564	141,241	108,053	73,763	33,511	31.01
Loans, net	619,035	602,918	496,654	507,940	122,381	24.64
Deposit Accounts	718,956	735,829	789,601	764,197	(70,645)	(8.95)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	74,287	71,125	69,653	70,475	4,634	6.65

Period Ending	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	2,656	10,245	2,364	8,797	292	12.35
Interest Income	9,199	30,740	6,293	24,404	2,906	46.18
Interest Expense	1,606	2,684	430	2,133	1,176	273.49
Net Interest Income	7,593	28,056	5,863	22,271	1,730	29.51
Prov for Credit Losses	243	890	(371)	(104)	614	(165.50)
Noninterest income	542	2,323	610	2,739	(68)	(11.15)
Gain on Sale of Securities	-	-	-	108	-	NA
Noninterest Expense	4,387	15,996	3,711	13,767	676	18.22
Net Operating Income	3,505	13,493	3,133	11,347	372	11.87
Income Taxes	849	3,248	769	2,658	80	10.40

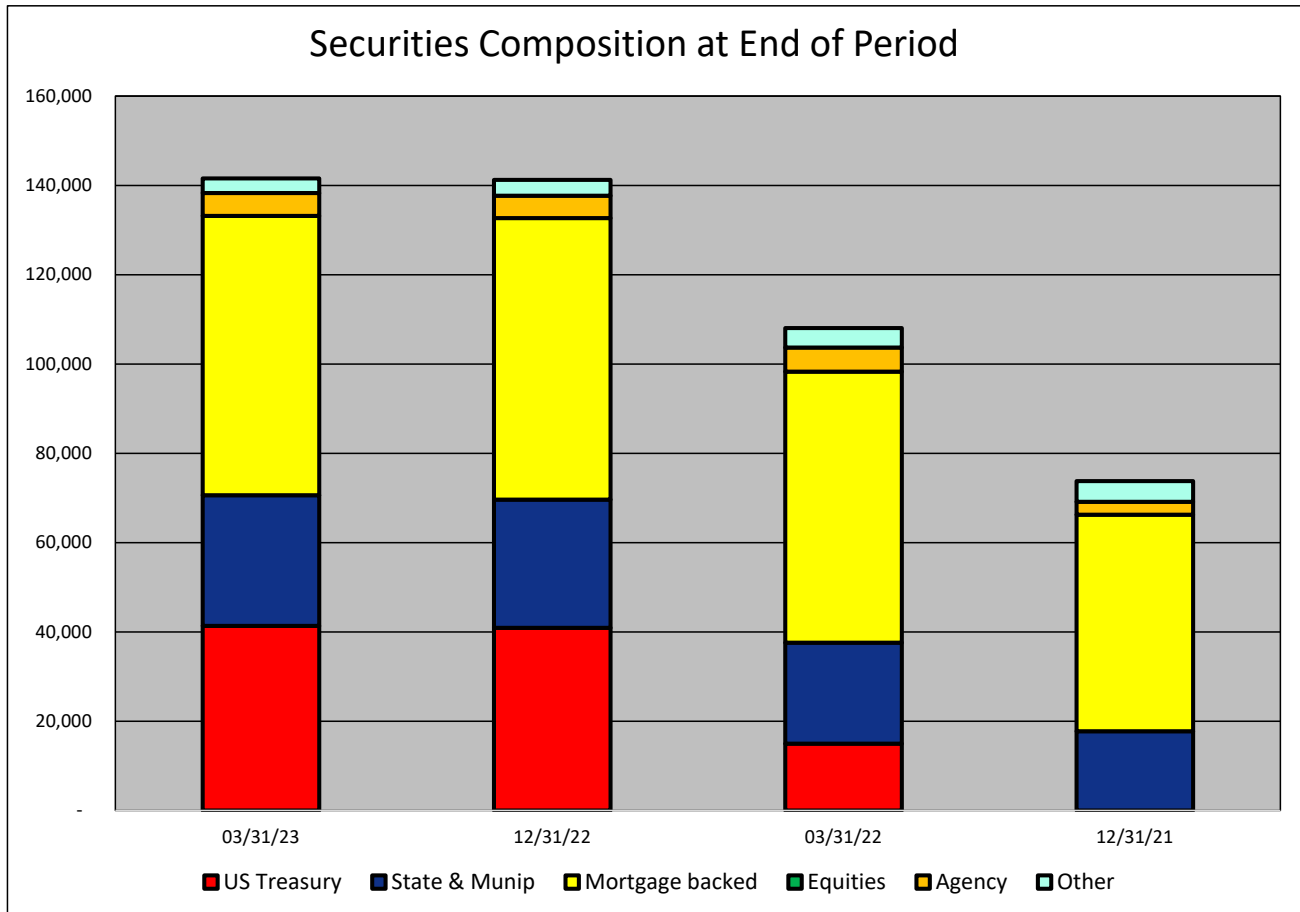


SECURITIES COMPOSITION - Prime Meridian Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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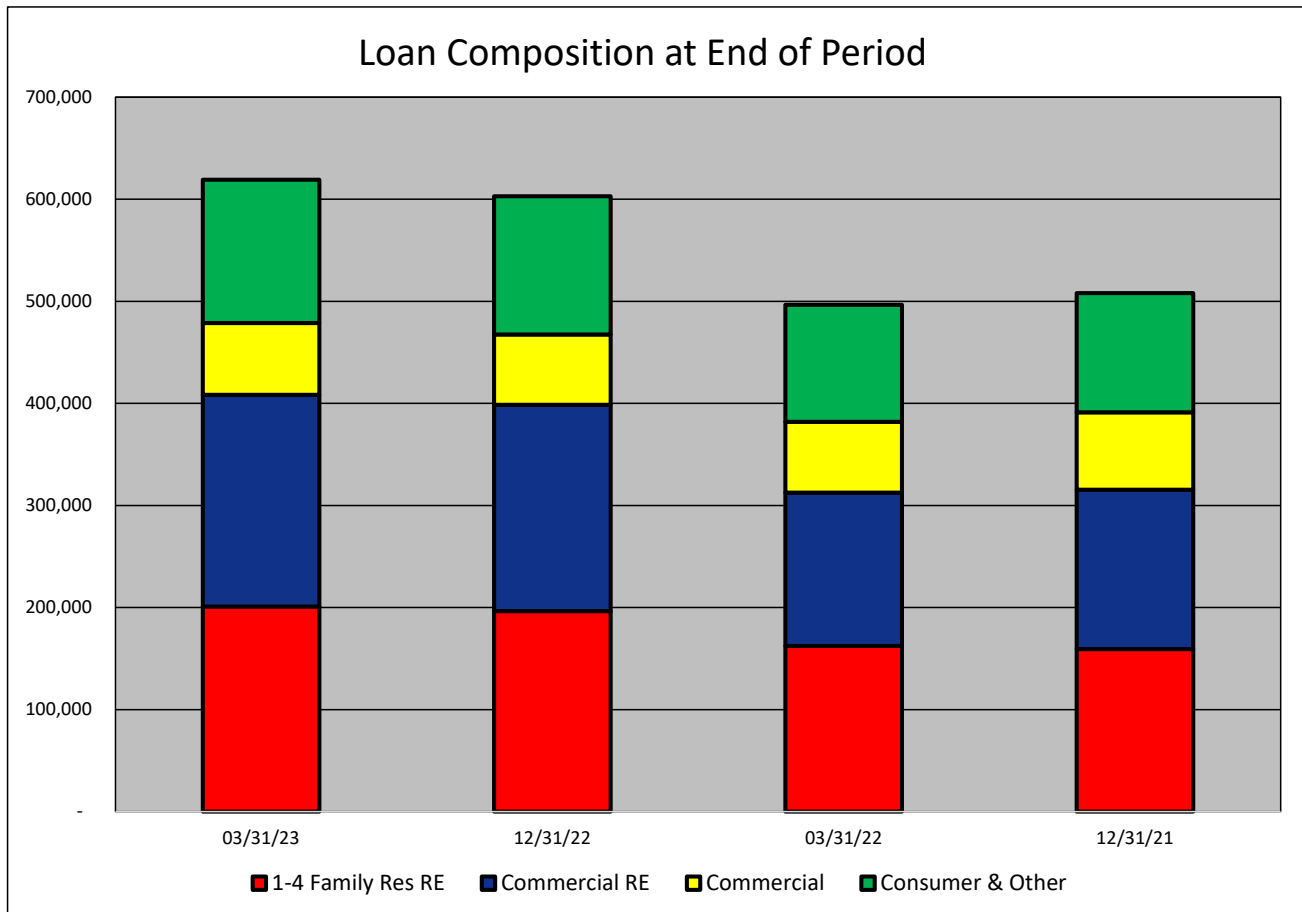
SECURITIES CATEGORY:

US Treasury	41,335	40,926	14,942	-	26,393	176.64
State & Munip	29,262	28,678	22,657	17,769	6,605	29.15
Mortgage backed	62,566	63,093	60,664	48,465	1,902	3.14
Equities	-	-	-	-	-	NA
Agency	5,130	4,979	5,443	2,919	(313)	(5.75)
Other	3,271	3,565	4,347	4,610	(1,076)	(24.75)
Total Securities	141,564	141,241	108,053	73,763	33,511	31.01



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

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	201,018	196,388	162,316	159,190	38,702	23.84
Commercial RE	207,474	202,307	150,256	156,315	57,218	38.08
Commercial	70,309	68,833	69,338	75,632	971	1.40
Consumer & Other	140,234	135,390	114,744	116,803	25,490	22.21
Loans, Net	619,035	602,918	496,654	507,940	122,381	24.64



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

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	7,145	5,974	5,974	6,092	1,171	19.60
Total Recoveries	35	330	300	69	(265)	(88.33)
Total Charge-offs	15	49	16	83	(1)	(6.25)
Provision Expense	243	890	(371)	(104)	614	(165.50)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	(2,606)	-	-	-	(2,606)	NA
Ending Balance	4,802	7,145	5,887	5,974	(1,085)	(18.43)

NON-PERFORMING ASSETS:

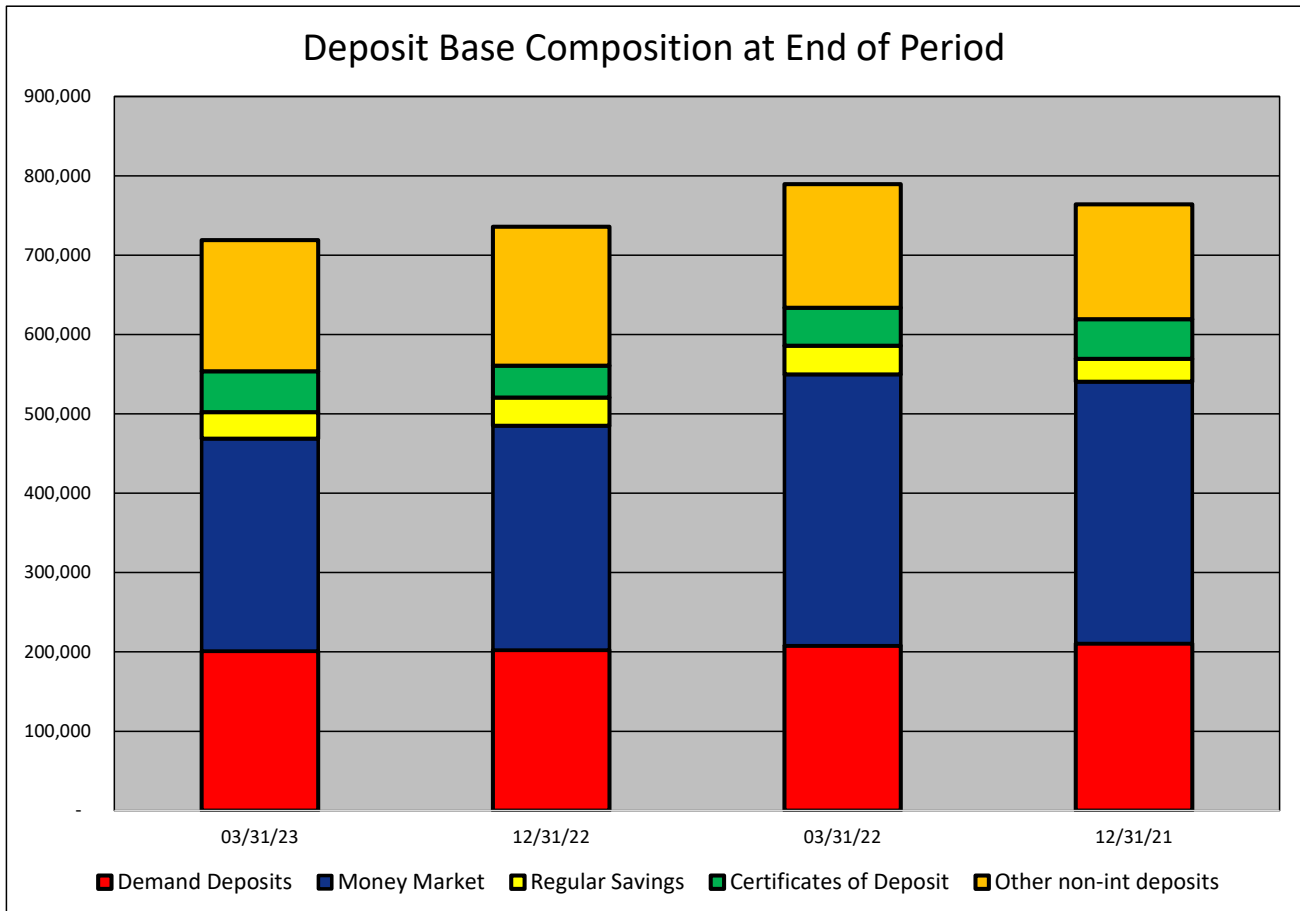
Total-90+ Days Past Due	-	404	-	-	-	NA
Total-Nonaccrual	1,349	343	-	-	1,349	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	1,349	747	-	-	1,349	NA

DEPOSIT BASE COMPOSITION - Prime Meridian Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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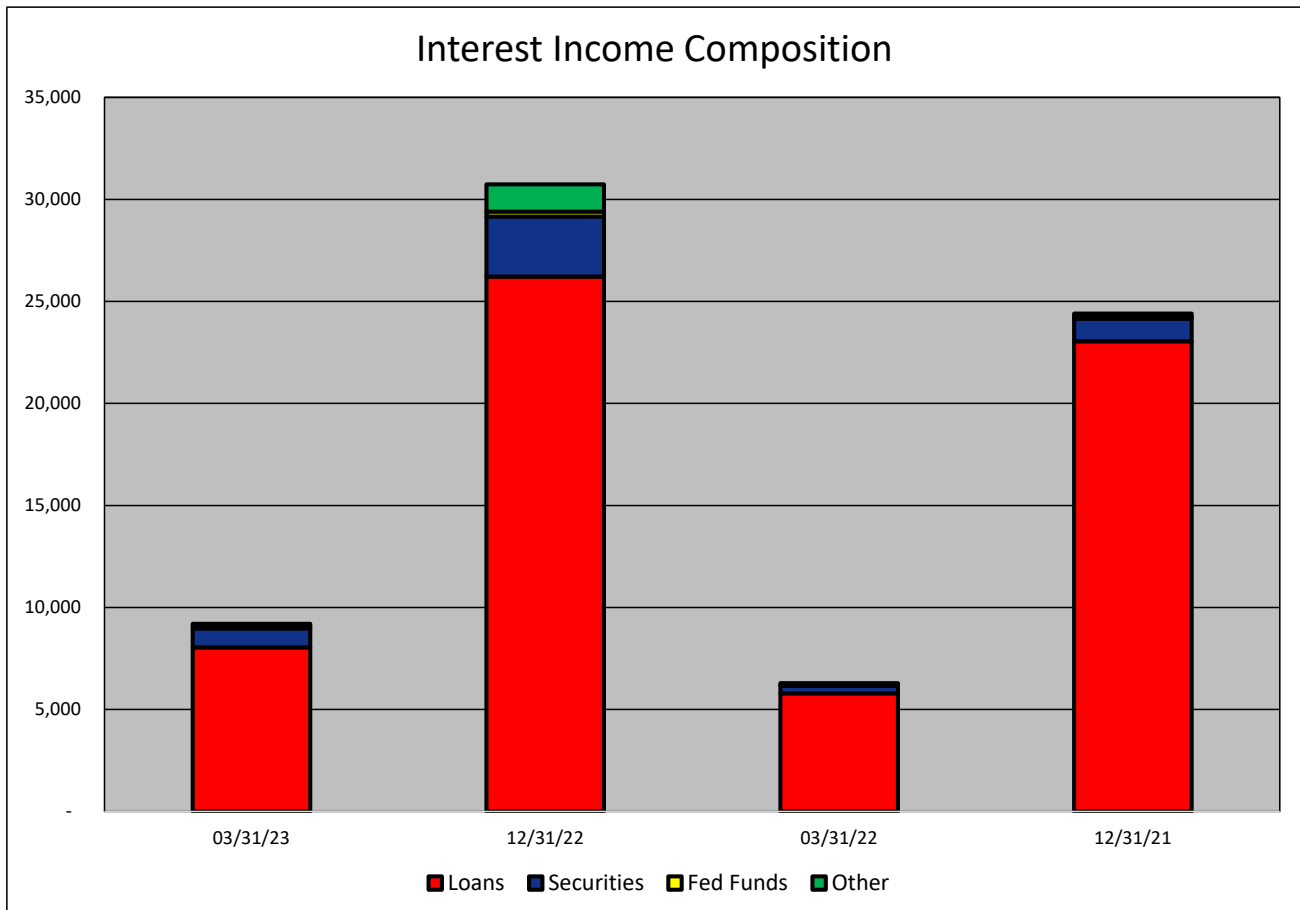
DEPOSIT BASE CATEGORY:

Demand Deposits	201,212	202,280	207,676	210,606	(6,464)	(3.11)
Money Market	267,479	282,678	342,179	329,802	(74,700)	(21.83)
Regular Savings	33,539	35,561	36,021	29,060	(2,482)	(6.89)
Certificates of Deposit	51,542	40,109	47,876	49,832	3,666	7.66
Other non-int deposits	165,184	175,201	155,849	144,897	9,335	5.99
Total Deposits	718,956	735,829	789,601	764,197	(70,645)	(8.95)



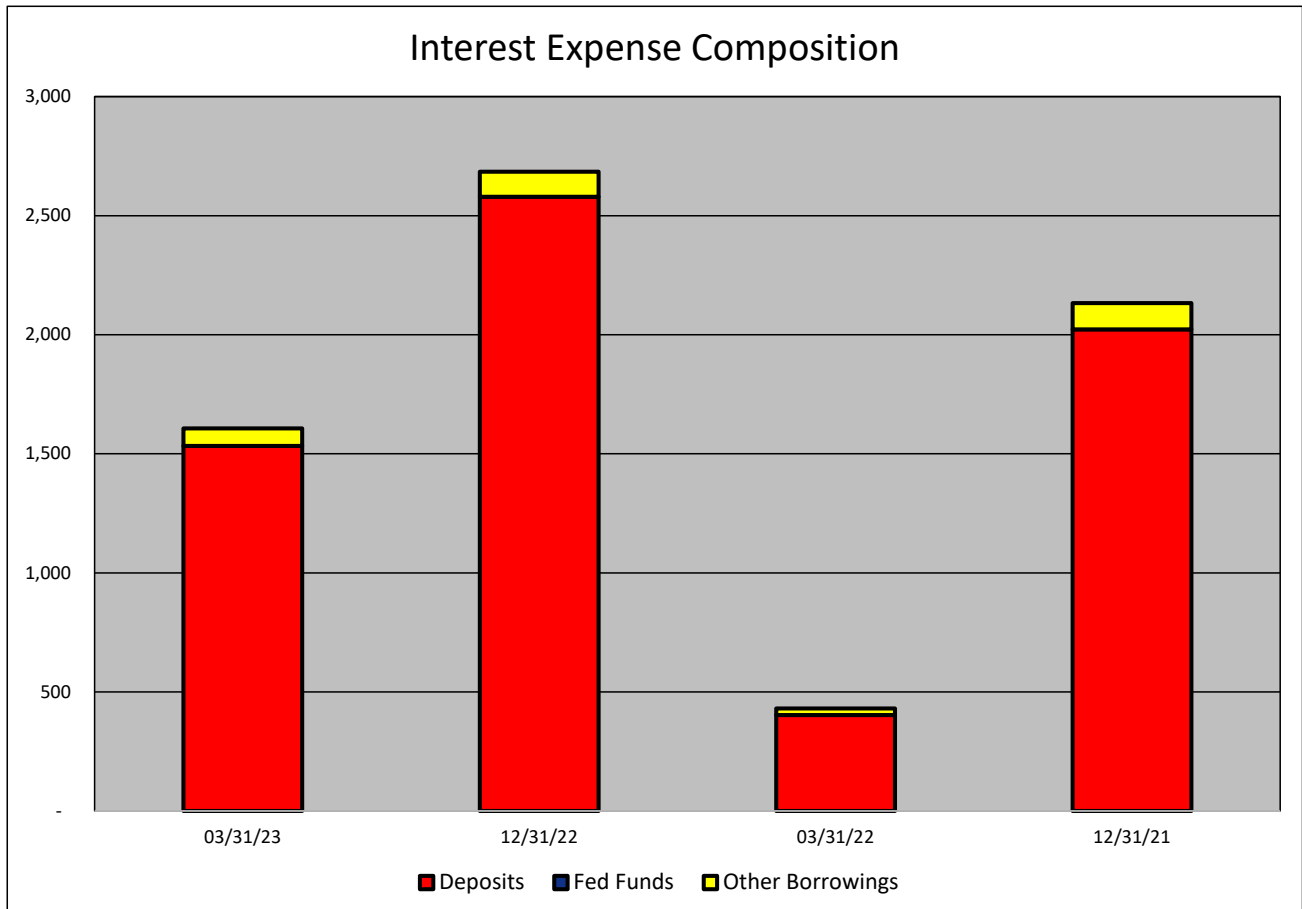
INTEREST INCOME COMPOSITION- Prime Meridian Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	8,045	26,221	5,783	23,049	2,262	39.11
Securities	933	2,938	389	1,103	544	139.85
Fed Funds	120	245	10	96	110	1,100.00
Other	101	1,336	111	156	(10)	(9.01)
Total Int Income	9,199	30,740	6,293	24,404	2,906	46.18



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

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	1,533	2,579	403	2,022	1,130	280.40
Fed Funds	-	-	-	-	-	NA
Other Borrowings	73	105	27	111	46	170.37
Total Int Expense	1,606	2,684	430	2,133	1,176	273.49

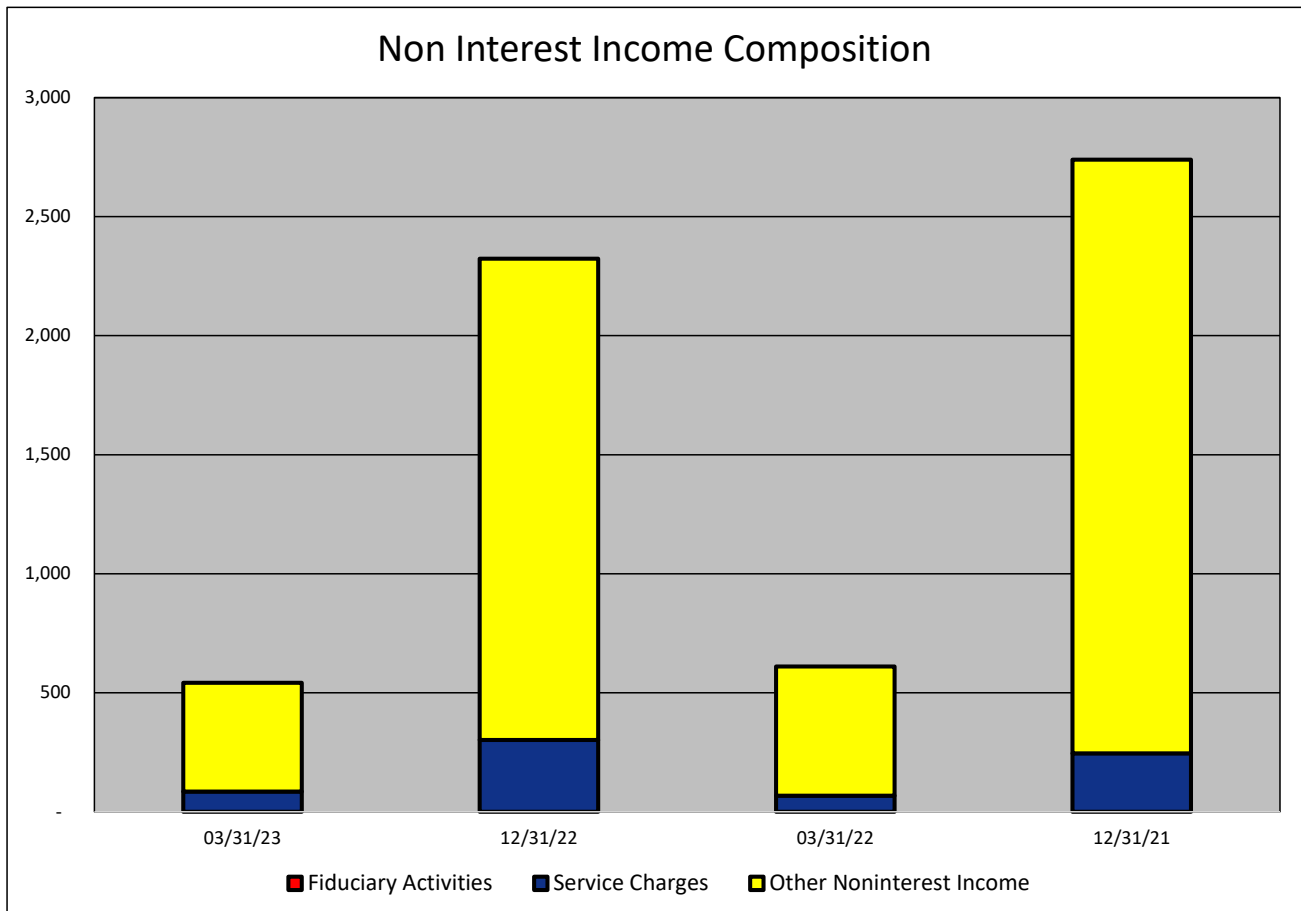


NONINTEREST INCOME COMPOSITION- Prime Meridian Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	85	302	68	245	17	25.00
Other Noninterest Income	457	2,021	542	2,494	(85)	(15.68)
Total Nonint. Income	542	2,323	610	2,739	(68)	(11.15)

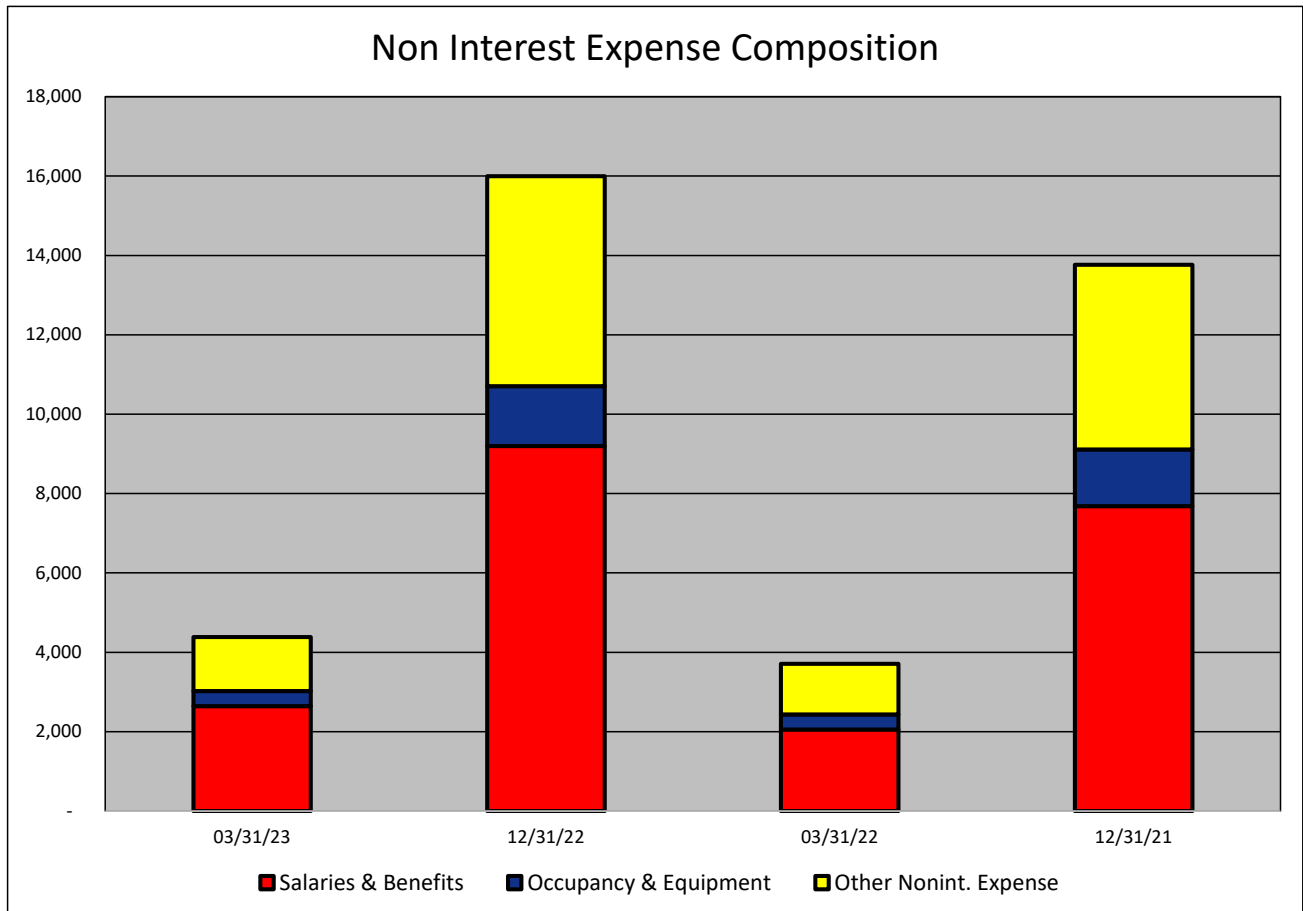


NONINTEREST EXPENSE COMPOSITION- Prime Meridian Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	2,643	9,197	2,056	7,685	587	28.55
Occupancy & Equipment	382	1,509	379	1,429	3	0.79
Other Nonint. Expense	1,362	5,290	1,276	4,653	86	6.74
Total Nonint. Expense	4,387	15,996	3,711	13,767	676	18.22



PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
The Warrington Bank	190,899	105,399	81.12
Community State Bank	248,268	207,632	19.57
One Florida Bank	1,576,070	1,385,269	13.77
Lafayette State Bank	198,048	175,579	12.80
First Federal Bank	3,932,818	3,500,117	12.36
Capital City Bank	4,402,943	4,301,533	2.36
Peoples Bank Of Graceville	115,727	113,804	1.69
Pnb Community Bank	150,813	151,966	(0.76)
Tiaa, Fsb	36,801,333	37,942,771	(3.01)
Madison County Community Bank	170,134	178,599	(4.74)
Bank Of Pensacola	148,103	156,522	(5.38)
Prime Meridian Bank	816,173	866,103	(5.76)
Florida Capital Bank, National Association	457,959	508,355	(9.91)
Intracoastal Bank	495,345	551,554	(10.19)
Fnbt Bank	596,511	677,776	(11.99)
First National Bank Northwest Florida	178,980	216,417	(17.30)

Select Peer Average	3,155,008	3,189,962	4.66
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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	50,324	20,175	149.44
Bank Of Pensacola	59,893	44,142	35.68
Capital City Bank	2,692,002	2,036,324	32.20
Lafayette State Bank	137,250	107,060	28.20
One Florida Bank	1,105,578	879,518	25.70
Prime Meridian Bank	619,035	496,654	24.64
Florida Capital Bank, National Association	381,059	323,125	17.93
Peoples Bank Of Graceville	38,571	33,452	15.30
Pnb Community Bank	106,524	93,640	13.76
Madison County Community Bank	82,295	73,185	12.45
Intracoastal Bank	336,582	301,686	11.57
First Federal Bank	1,071,804	1,009,121	6.21
First National Bank Northwest Florida	60,988	59,132	3.14
Fnbt Bank	209,923	209,896	0.01
Tiaa, Fsb	30,509,842	31,337,360	(2.64)
Community State Bank	76,354	86,545	(11.78)

Select Peer Average	2,346,127	2,319,438	22.61
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PEER GROUP COMPARISONS REPORT
North Florida Group

CAPITAL RATIOS
For the three months ended March 31, 2023

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
The Warrington Bank	14.48	13.91	0.00	0.00	0.00
Florida Capital Bank, National Association	14.15	13.75	20.45	21.71	20.45
First National Bank Northwest Florida	12.87	12.62	42.31	43.57	42.31
Community State Bank	16.77	12.47	0.00	0.00	0.00
Fnbt Bank	10.57	10.66	25.08	26.34	25.08
Peoples Bank Of Graceville	3.70	10.23	30.95	32.01	30.95
Prime Meridian Bank	9.10	10.13	13.07	13.83	13.07
Tiaa, Fsb	9.59	9.41	14.60	15.55	14.60
Intracoastal Bank	5.44	9.38	10.64	11.89	10.64
Madison County Community Bank	4.58	9.06	14.88	16.14	14.88
Pnb Community Bank	7.12	9.05	0.00	0.00	0.00
One Florida Bank	7.76	8.96	10.09	10.84	10.09
First Federal Bank	6.79	8.70	16.34	17.03	16.34
Capital City Bank	9.60	8.55	13.38	14.41	13.38
Bank Of Pensacola	8.25	8.40	23.43	24.48	23.43
Lafayette State Bank	4.76	7.91	9.98	11.23	9.98

Select Peer Average	9.10	10.20	15.33	16.19	15.33
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PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET RATIOS
For the three months ended March 31, 2023

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Tiaa, Fsb	120.96	82.90	12.15
Florida Capital Bank, National Association	103.29	83.21	3.16
Prime Meridian Bank	86.10	75.85	17.34
Pnb Community Bank	77.25	70.63	16.48
Lafayette State Bank	76.65	69.30	17.60
One Florida Bank	76.64	70.15	8.82
Intracoastal Bank	72.69	67.95	26.36
Capital City Bank	69.31	61.14	23.79
Madison County Community Bank	51.85	48.37	42.20
Bank Of Pensacola	44.17	40.44	51.10
Fnbt Bank	39.48	35.19	30.16
First National Bank Northwest Florida	39.33	34.08	7.11
Community State Bank	37.09	30.75	24.19
Peoples Bank Of Graceville	34.76	33.33	59.46
The Warrington Bank	30.90	26.36	71.60
First Federal Bank	30.14	27.25	57.90

Select Peer Average	61.91	53.56	29.34
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PEER GROUP COMPARISONS REPORT
North Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2023

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
First National Bank Northwest Florida	184,006	2.09	17.04
Fnbt Bank	592,949	2.08	20.07
Intracoastal Bank	487,559	1.84	34.71
Capital City Bank	4,446,157	1.41	15.05
Prime Meridian Bank	817,412	1.30	14.61
Madison County Community Bank	166,856	1.13	25.25
Peoples Bank Of Graceville	115,746	1.12	32.81
Lafayette State Bank	190,202	0.91	19.16
One Florida Bank	1,474,447	0.86	10.58
First Federal Bank	4,071,708	0.82	13.01
Florida Capital Bank, National Association	475,898	0.79	5.80
Bank Of Pensacola	145,344	0.69	8.22
Tiaa, Fsb	37,213,115	0.67	7.04
The Warrington Bank	198,648	0.57	4.11
Community State Bank	244,243	0.52	3.09
Pnb Community Bank	151,030	0.14	1.98

Select Peer Average	3,185,958	1.06	14.53
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PEER GROUP COMPARISONS REPORT
North Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2023

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
First National Bank Northwest Florida	0.07	1.88	48.41	5.97
Intracoastal Bank	0.21	1.87	52.25	10.77
Fnbt Bank	1.00	1.36	53.29	7.46
Prime Meridian Bank	0.27	1.88	53.87	7.49
Peoples Bank Of Graceville	0.26	1.28	56.52	8.90
Madison County Community Bank	0.58	1.93	61.23	5.67
Bank Of Pensacola	0.19	1.40	63.69	13.46
Capital City Bank	2.07	1.60	63.70	5.71
One Florida Bank	0.08	2.03	66.55	9.98
Pnb Community Bank	0.30	2.80	67.68	3.97
Tiaa, Fsb	0.82	1.18	69.03	22.73
The Warrington Bank	0.18	1.56	69.53	5.97
Lafayette State Bank	1.25	2.56	72.90	3.88
First Federal Bank	1.52	1.41	73.09	6.19
Community State Bank	0.65	3.41	76.17	6.21
Florida Capital Bank, National Association	1.33	3.16	79.15	3.42

Select Peer Average	0.67	1.96	64.19	7.99
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PEER GROUP COMPARISONS REPORT
North Florida Group

ASSET QUALITY RATIOS
For the three months ended March 31, 2023

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bank Of Pensacola	0.92	0.00	0.00	0.00
Fnbt Bank	2.12	0.00	0.00	0.01
First National Bank Northwest Florida	2.01	0.00	0.00	0.00
Intracoastal Bank	1.55	0.01	0.01	0.11
Peoples Bank Of Graceville	0.97	0.06	0.02	0.47
One Florida Bank	0.85	0.09	0.06	0.72
The Warrington Bank	0.90	0.36	0.09	0.64
Capital City Bank	0.98	0.17	0.10	1.28
Madison County Community Bank	1.92	0.31	0.15	2.75
Prime Meridian Bank	0.78	0.22	0.17	1.71
Florida Capital Bank, National Association	1.32	0.31	0.26	0.23
Lafayette State Bank	1.69	0.70	0.48	8.18
First Federal Bank	1.13	3.42	0.93	2.03
Pnb Community Bank	1.34	1.66	1.17	14.49
Community State Bank	1.25	5.59	2.24	18.74
Tiaa, Fsb	0.73	3.42	2.87	9.12

Select Peer Average	1.28	1.02	0.53	3.78
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2023

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Community State Bank	4.15	31.80	0.81	0.00	24.19
Pnb Community Bank	4.01	3.82	3.25	0.00	16.48
Lafayette State Bank	3.45	0.09	4.42	0.00	17.60
Capital City Bank	1.92	6.89	0.00	14.80	8.98
Madison County Community Bank	1.73	1.09	0.00	0.00	42.20
Bank Of Pensacola	1.31	6.38	0.00	51.10	0.00
Prime Meridian Bank	1.27	0.62	0.90	1.45	15.90
The Warrington Bank	1.15	0.00	0.00	71.08	0.52
One Florida Bank	1.05	18.93	0.00	0.00	8.82
First National Bank Northwest Florida	0.95	57.34	0.11	5.55	1.56
Florida Capital Bank, National Association	0.92	8.89	0.00	0.00	3.16
Intracoastal Bank	0.88	1.97	0.00	0.00	26.36
Peoples Bank Of Graceville	0.79	5.78	0.00	45.68	13.79
First Federal Bank	0.62	2.26	0.00	0.00	57.89
Fnbt Bank	0.42	32.13	0.00	30.16	0.00
Tiaa, Fsb	0.11	2.64	0.00	0.11	12.01

Select Peer Average	1.55	11.29	0.59	13.75	15.59
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2023

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Florida Capital Bank, National Association	75.56	0.48	0.00	0.03
Prime Meridian Bank	74.26	1.29	0.00	0.00
Pnb Community Bank	69.68	1.68	0.00	0.00
One Florida Bank	69.55	0.71	0.00	0.00
Tiaa, Fsb	68.44	0.08	0.02	0.09
Lafayette State Bank	68.13	2.71	0.00	0.00
Intracoastal Bank	66.89	1.19	0.00	0.00
Capital City Bank	59.29	2.42	0.00	2.18
Madison County Community Bank	47.44	3.18	0.00	0.00
Bank Of Pensacola	40.07	0.70	0.00	0.00
Fnbt Bank	34.24	1.78	0.00	0.00
First National Bank Northwest Florida	33.39	0.57	0.00	0.02
Peoples Bank Of Graceville	33.01	0.07	0.00	0.00
Community State Bank	30.37	1.59	0.53	5.18
The Warrington Bank	26.12	0.62	0.00	0.00
First Federal Bank	25.88	1.02	0.00	5.23

Select Peer Average	51.40	1.26	0.03	0.80
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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, 2023

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Florida Capital Bank, National Association	60.23	34.53	94.76	0.00	5.24
Community State Bank	46.98	53.02	100.00	0.00	0.00
Bank Of Pensacola	42.97	57.03	100.00	0.00	0.00
Capital City Bank	42.42	56.26	98.68	0.11	1.21
Lafayette State Bank	38.15	57.32	95.47	0.00	4.53
One Florida Bank	29.34	70.54	99.88	0.00	0.12
Pnb Community Bank	29.20	70.80	100.00	0.00	0.00
Intracoastal Bank	29.16	70.84	100.00	0.00	0.00
First National Bank Northwest Florida	28.25	71.75	100.00	0.00	0.00
The Warrington Bank	28.17	71.74	99.91	0.09	0.00
Prime Meridian Bank	27.30	70.24	97.54	0.00	2.46
Madison County Community Bank	24.44	73.97	98.40	1.60	0.00
Peoples Bank Of Graceville	23.44	76.56	100.00	0.00	0.00
First Federal Bank	9.66	88.55	98.21	0.00	1.79
Fnbt Bank	4.58	95.42	100.00	0.00	0.00
Tiaa, Fsb	2.03	74.62	76.65	0.00	23.35

Select Peer Average	29.14	68.32	97.47	0.11	2.42
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PEER GROUP COMPARISONS REPORT
North Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the three months ended March 31, 2023

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Community State Bank	5.64	0.20	5.53	83.07
Pnb Community Bank	4.71	0.19	4.58	93.57
Florida Capital Bank, National Association	4.79	0.88	4.52	95.92
First National Bank Northwest Florida	5.00	0.91	4.38	90.75
Lafayette State Bank	4.81	1.20	4.08	96.69
Capital City Bank	4.32	0.35	4.03	91.41
Prime Meridian Bank	4.73	1.20	3.90	95.27
Intracoastal Bank	4.60	1.30	3.75	100.26
Fnbt Bank	4.43	0.76	3.71	92.21
Madison County Community Bank	4.17	1.06	3.37	101.38
One Florida Bank	4.72	2.46	3.15	98.13
First Federal Bank	4.24	1.53	2.78	88.91
Peoples Bank Of Graceville	3.49	1.39	2.45	98.71
Bank Of Pensacola	2.64	0.51	2.37	97.23
The Warrington Bank	2.46	0.17	2.36	98.65
Tiaa, Fsb	4.55	2.81	2.09	99.14

Select Peer Average	4.33	1.06	2.46	95.08
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