

**Tiaa, Fsb**  
Jacksonville, FL

Established  
10/1/1998

**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)

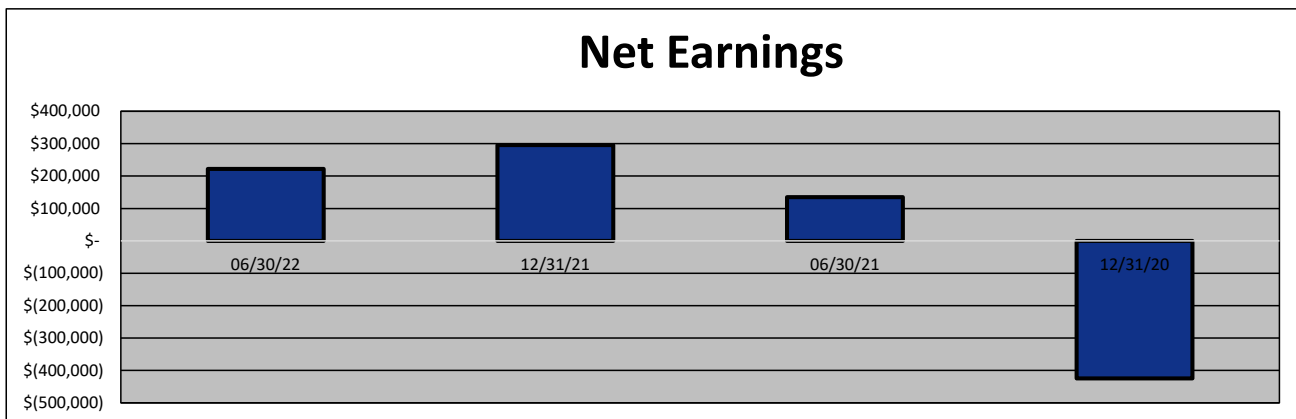
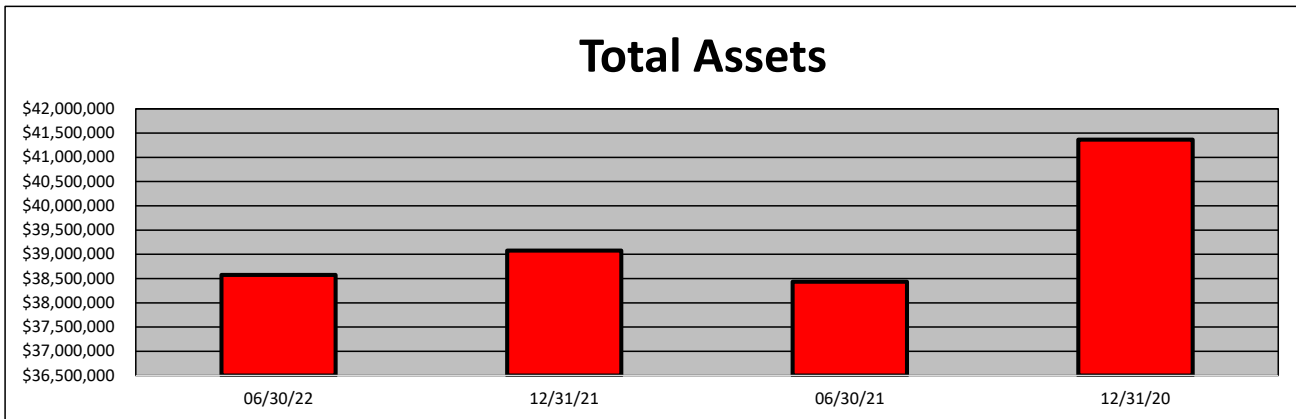
**EXECUTIVE SUMMARY - TIAA, FSB**  
(Percentage)

Period Ending	06/30/22	12/31/21	06/30/21	12/31/20	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	10.53	9.68	9.35	8.27	10.08	7.90
Leverage Ratio	10.01	9.40	8.96	7.84	10.09	9.25
Tier 1 Cap/Risk Based Assets	15.10	14.30	13.11	11.83	16.44	15.75
Risk Based Ratio	16.06	15.22	14.00	12.70	17.29	16.64
Common Equity Tier 1 Capital Ratio	15.10	14.30	13.11	11.83	16.42	15.75
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	122.40	113.11	120.70	117.00	64.07	59.01
Loans/Assets	83.75	80.35	84.81	84.18	52.71	50.75
Securities/Assets	11.39	10.82	9.23	9.87	17.27	27.40
<b>PROFITABILITY:</b>						
Return on Avg Assets	1.18	0.77	0.70	(1.00)	0.67	0.81
Return on Avg Equity	11.38	8.19	7.66	(12.31)	9.14	10.21
Nonint Income/Avg Assets	1.42	1.20	1.40	0.77	0.86	0.92
Net Overhead Ratio	0.40	0.99	1.04	2.64	1.91	1.62
Efficiency Ratio	47.78	66.84	70.40	129.50	225.75	70.54
Assets (per million) per Employee	26.66	26.55	21.05	17.57	9.27	8.22
<b>ASSET QUALITY:</b>						
Reserves/Loans	0.74	0.72	0.70	0.68	1.36	1.32
Nonperforming Loans/Total Loans	4.17	6.06	7.69	7.87	0.69	0.74
Nonperforming Assets/Total Assets	3.50	4.90	6.55	6.68	0.47	0.49
Adjusted Texas Ratio	8.31	9.34	11.89	11.66	3.38	4.08
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	3.08	2.94	3.00	3.27	3.18	3.04
Cost of funds	0.79	0.94	1.01	1.57	0.42	0.30
Net interest margin	2.40	2.12	2.12	1.94	2.61	2.53
Avg Earning Assets/Avg Assets	99.44	97.72	97.27	96.29	90.17	94.25

**SELECTED FINANCIAL DATA - TIAA, FSB**  
(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	38,576,417	39,076,186	38,435,437	41,364,818	140,980	0.37
Cash and Equivalents	914,664	2,405,616	1,202,034	1,096,078	(287,370)	(23.91)
Securities	4,395,219	4,228,588	3,546,624	4,083,558	848,595	23.93
Loans, net	32,307,764	31,398,685	32,595,460	34,819,910	(287,696)	(0.88)
Deposit Accounts	26,395,979	27,760,338	27,004,913	29,761,005	(608,934)	(2.25)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	4,060,718	3,781,351	3,594,057	3,422,844	466,661	12.98

Period Ending	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	222,451	295,510	134,975	(424,696)	87,476	64.81
Interest Income	577,561	1,099,364	564,279	1,332,321	13,282	2.35
Interest Expense	126,240	306,549	165,707	542,604	(39,467)	(23.82)
Net Interest Income	451,321	792,815	398,572	789,717	52,749	13.23
Prov for Loan Loss	9,955	16,425	12,518	119,383	(2,563)	(20.47)
Noninterest income	267,391	459,999	269,906	324,070	(2,515)	(0.93)
Gain on Sale of Securities	(69,390)	(209)	(179)	11,392	(69,211)	38,665.36
Noninterest Expense	343,441	837,441	470,638	1,442,324	(127,197)	(27.03)
Net Operating Income	365,316	398,948	185,322	(447,920)	179,994	97.13
Income Taxes	72,210	102,823	50,011	(11,389)	22,199	44.39

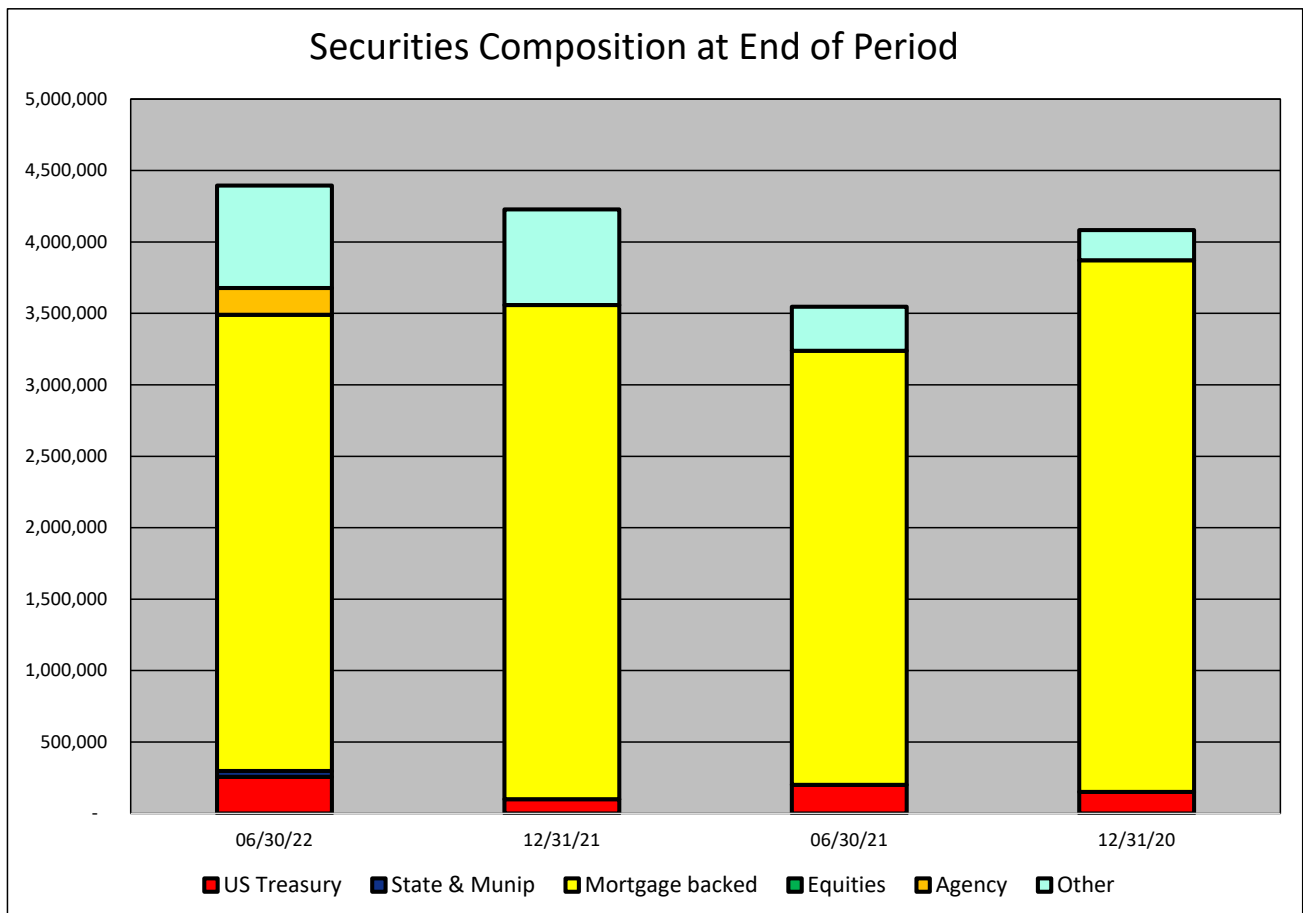


**SECURITIES COMPOSITION - TIAA, FSB**  
(Dollars in Thousands)

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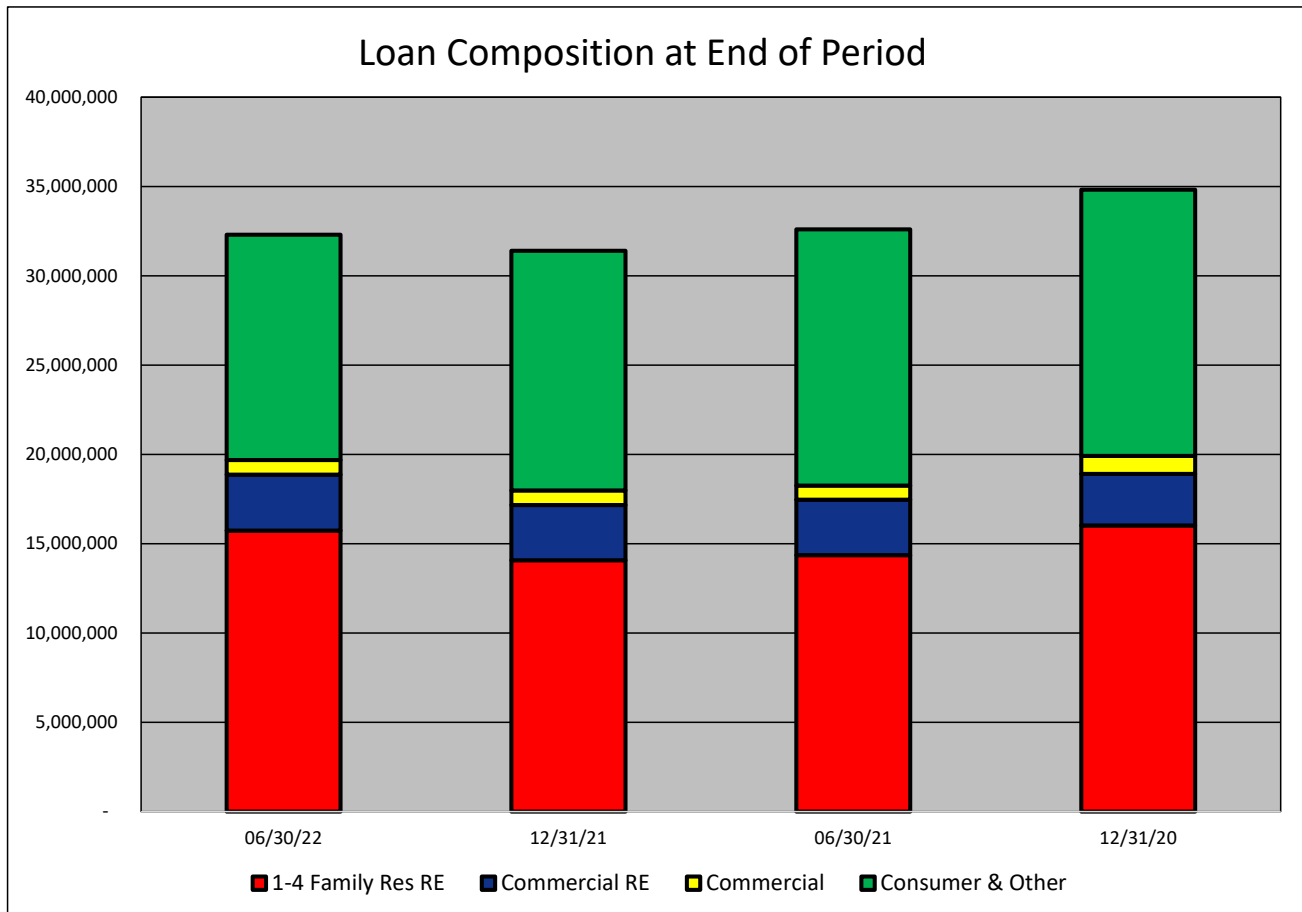
**SECURITIES CATEGORY:**

US Treasury	257,121	100,412	200,006	150,207	57,115	28.56
State & Munip	39,645	-	-	-	39,645	NA
Mortgage backed	3,194,405	3,458,669	3,038,995	3,722,133	155,410	5.11
Equities	-	-	-	-	-	NA
Agency	186,712	-	-	-	186,712	NA
Other	717,336	669,507	307,623	211,218	409,713	133.19
<b>Total Securities</b>	<b>4,395,219</b>	<b>4,228,588</b>	<b>3,546,624</b>	<b>4,083,558</b>	<b>848,595</b>	<b>23.93</b>



**LOAN PORTFOLIO COMPOSITION - TIAA, FSB**  
(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	15,729,437	14,076,978	14,365,307	16,016,658	1,364,130	9.50
Commercial RE	3,139,942	3,091,257	3,102,466	2,892,925	37,476	1.21
Commercial	818,420	818,730	788,946	1,007,502	29,474	3.74
Consumer & Other	12,619,965	13,411,720	14,338,741	14,902,825	(1,718,776)	(11.99)
Loans, Net	32,307,764	31,398,685	32,595,460	34,819,910	(287,696)	(0.88)



**LOAN PORTFOLIO QUALITY - TIAA, FSB**  
(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:**

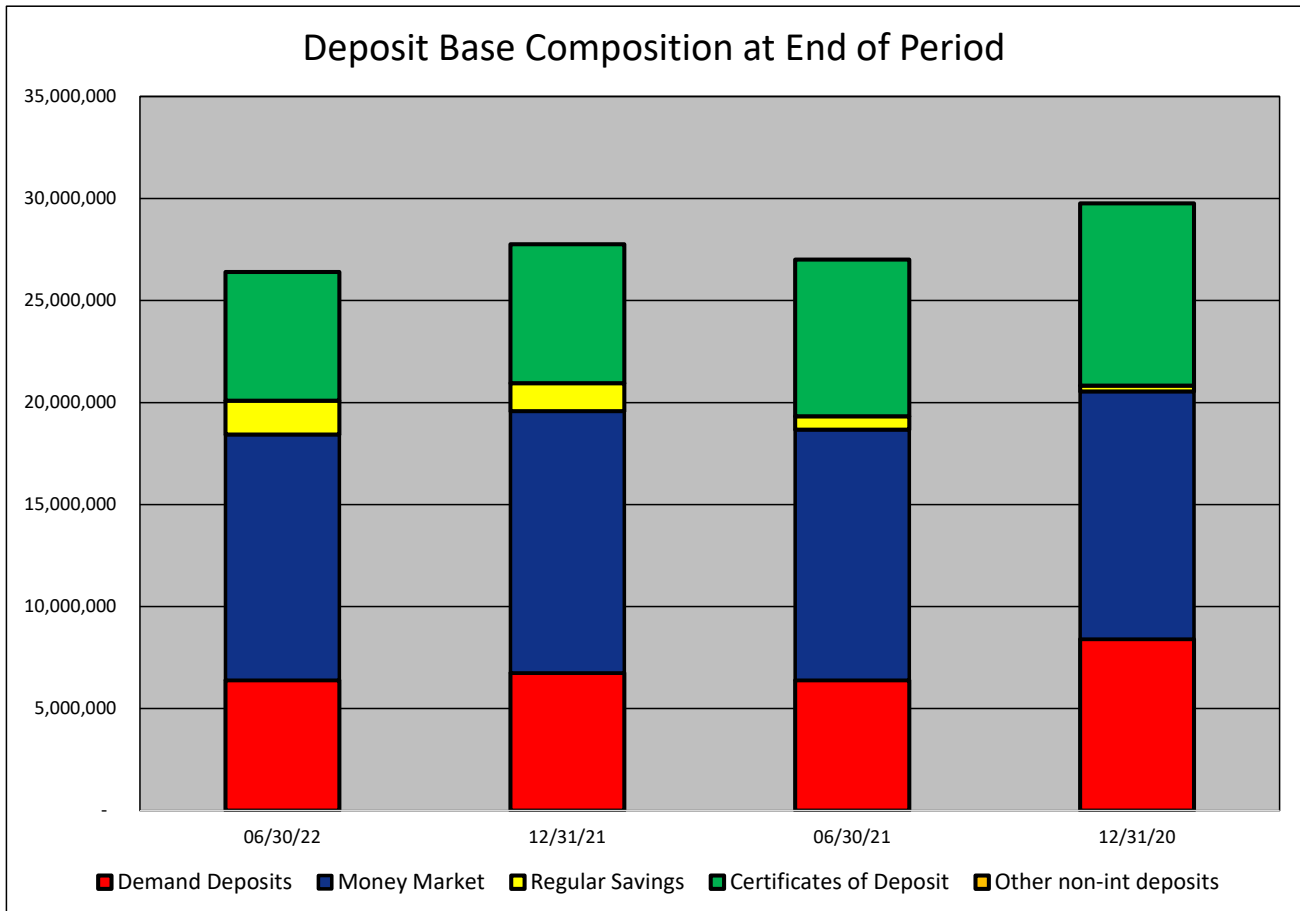
Beginning Balance	226,813	236,536	236,536	152,614	(9,723)	(4.11)
Total Recoveries	7,601	18,045	8,684	11,675	(1,083)	(12.47)
Total Charge-offs	5,408	44,193	29,546	47,136	(24,138)	(81.70)
Provision Expense	9,955	16,425	12,518	119,383	(2,563)	(20.47)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	238,961	226,813	228,192	236,536	10,769	4.72

**NON-PERFORMING ASSETS:**

Total-90+ Days Past Due	1,029,654	1,583,816	2,118,690	2,388,850	(1,089,036)	(51.40)
Total-Nonaccrual	316,195	319,280	389,103	352,386	(72,908)	(18.74)
Foreclosed Real Estate	4,148	11,044	10,711	19,193	(6,563)	(61.27)
Total Non-perf Assets	1,349,997	1,914,140	2,518,504	2,760,429	(1,168,507)	(46.40)

**DEPOSIT BASE COMPOSITION - TIAA, FSB**  
(Dollars in Thousands)

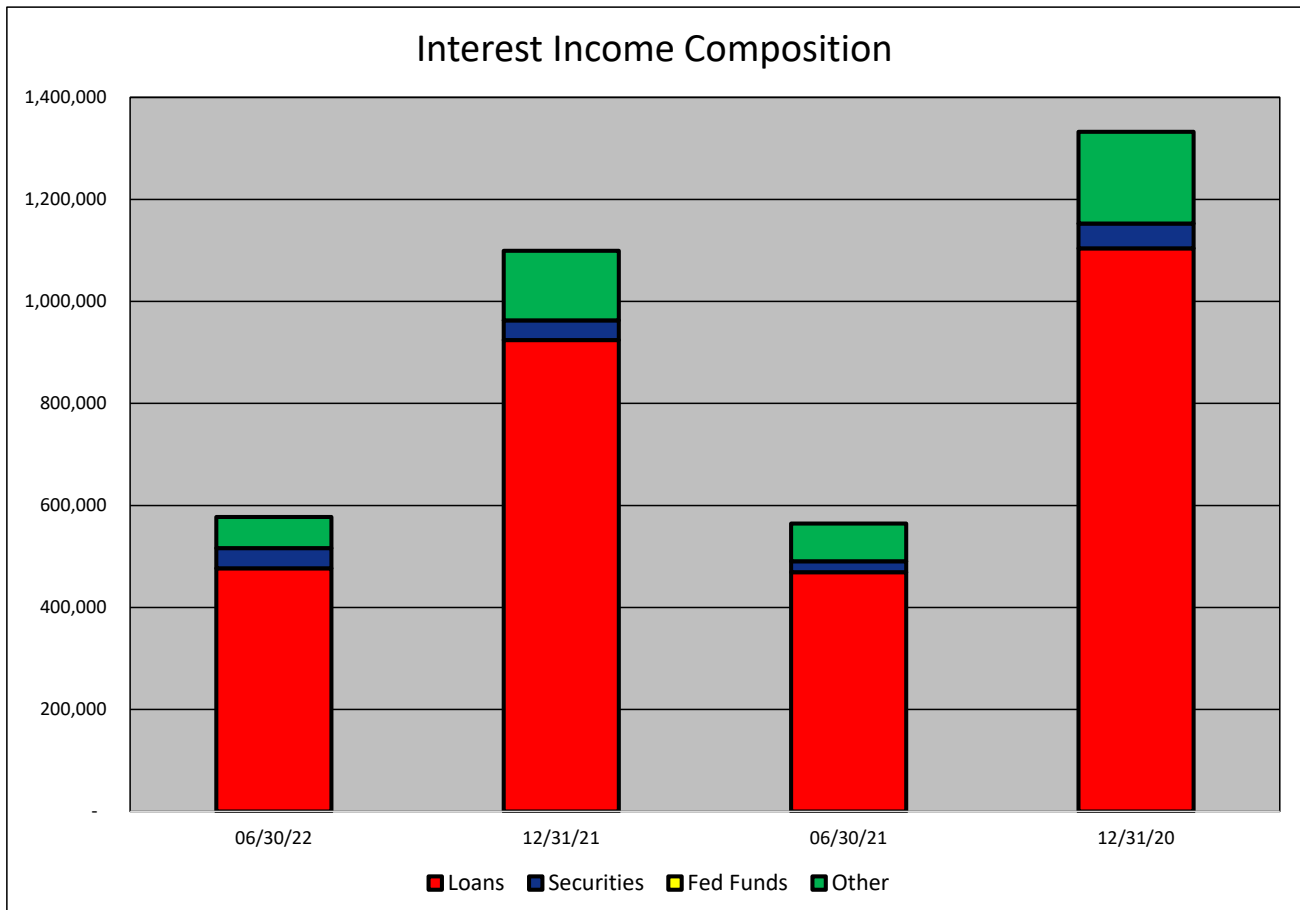
As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>DEPOSIT BASE CATEGORY:</b>						
Demand Deposits	6,390,801	6,743,792	6,383,481	8,400,909	7,320	0.11
Money Market	12,045,738	12,838,974	12,283,621	12,144,976	(237,883)	(1.94)
Regular Savings	1,653,161	1,365,666	657,842	287,159	995,319	151.30
Certificates of Deposit	6,306,278	6,811,906	7,679,968	8,927,961	(1,373,690)	(17.89)
Other non-int deposits	1	-	1	-	-	-
<b>Total Deposits</b>	<b>26,395,979</b>	<b>27,760,338</b>	<b>27,004,913</b>	<b>29,761,005</b>	<b>(608,934)</b>	<b>(2.25)</b>





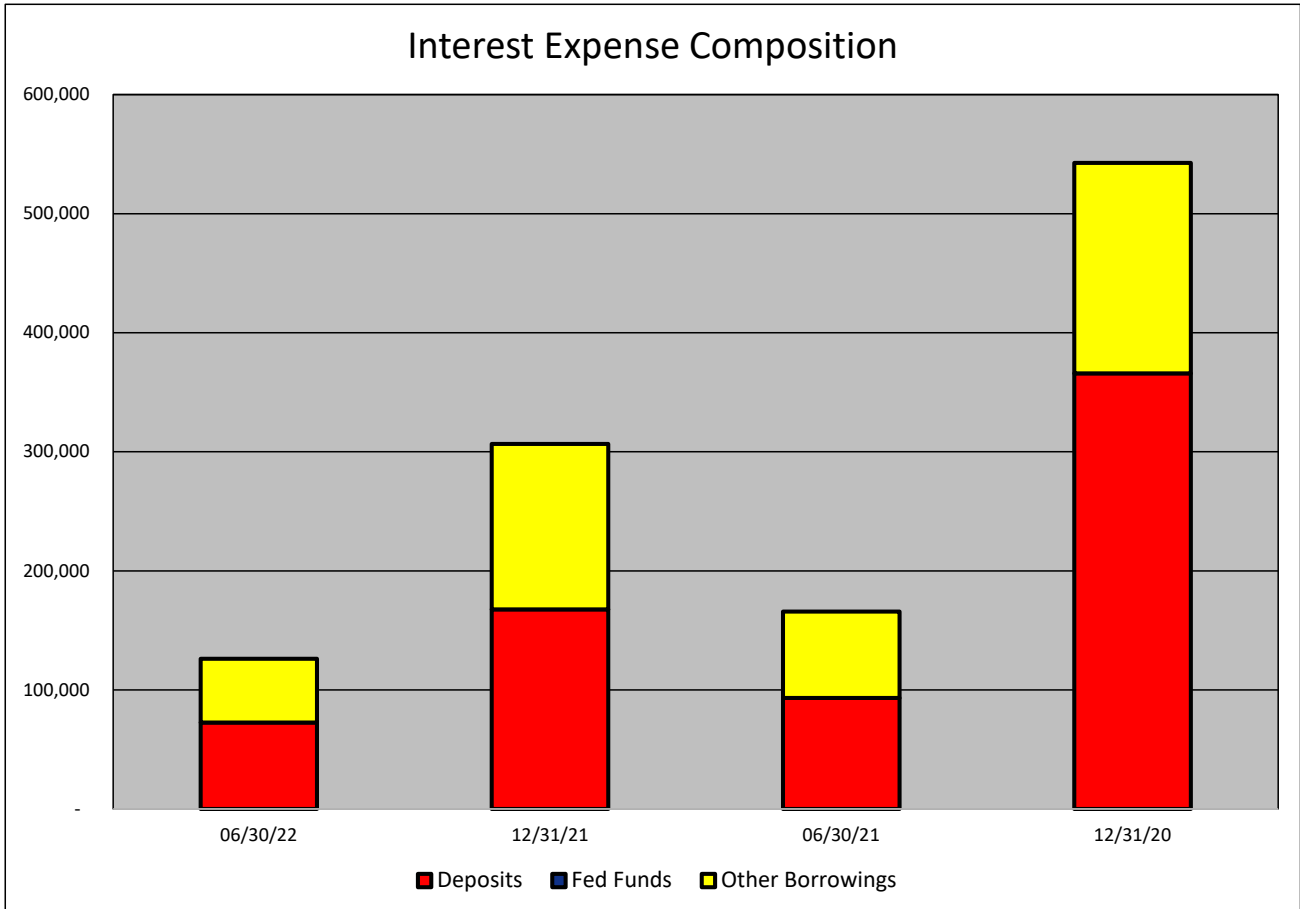
**INTEREST INCOME COMPOSITION- TIAA, FSB**  
(Dollars in Thousands)

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	476,589	924,408	468,906	1,104,213	7,683	1.64
Securities	39,899	38,242	21,698	48,643	18,201	83.88
Fed Funds	-	-	-	-	-	NA
Other	61,073	136,714	73,675	179,465	(12,602)	(17.10)
<b>Total Int Income</b>	<b>577,561</b>	<b>1,099,364</b>	<b>564,279</b>	<b>1,332,321</b>	<b>13,282</b>	<b>2.35</b>



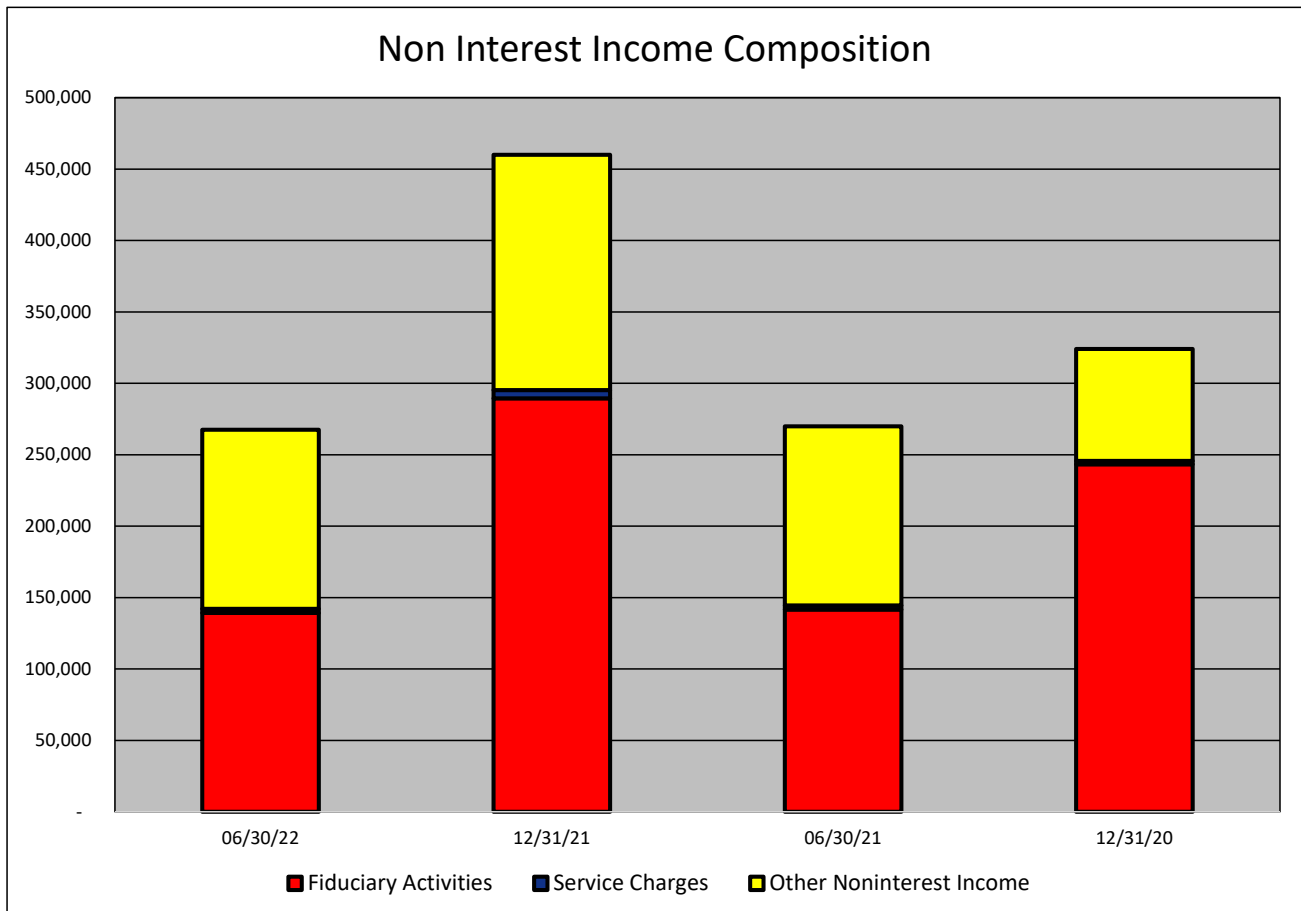
**INTEREST EXPENSE COMPOSITION- TIAA, FSB**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST EXPENSE CATEGORY</b>						
Deposits	72,635	167,587	93,247	365,864	(20,612)	(22.10)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	53,605	138,962	72,460	176,740	(18,855)	(26.02)
<b>Total Int Expense</b>	<b>126,240</b>	<b>306,549</b>	<b>165,707</b>	<b>542,604</b>	<b>(39,467)</b>	<b>(23.82)</b>



**NONINTEREST INCOME COMPOSITION- TIAA, FSB**  
(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	139,196	289,467	141,533	243,200	(2,337)	(1.65)
Service Charges	2,824	5,690	2,990	2,473	(166)	(5.55)
Other Noninterest Income	125,371	164,842	125,383	78,397	(12)	(0.01)
<b>Total Nonint. Income</b>	<b>267,391</b>	<b>459,999</b>	<b>269,906</b>	<b>324,070</b>	<b>(2,515)</b>	<b>(0.93)</b>

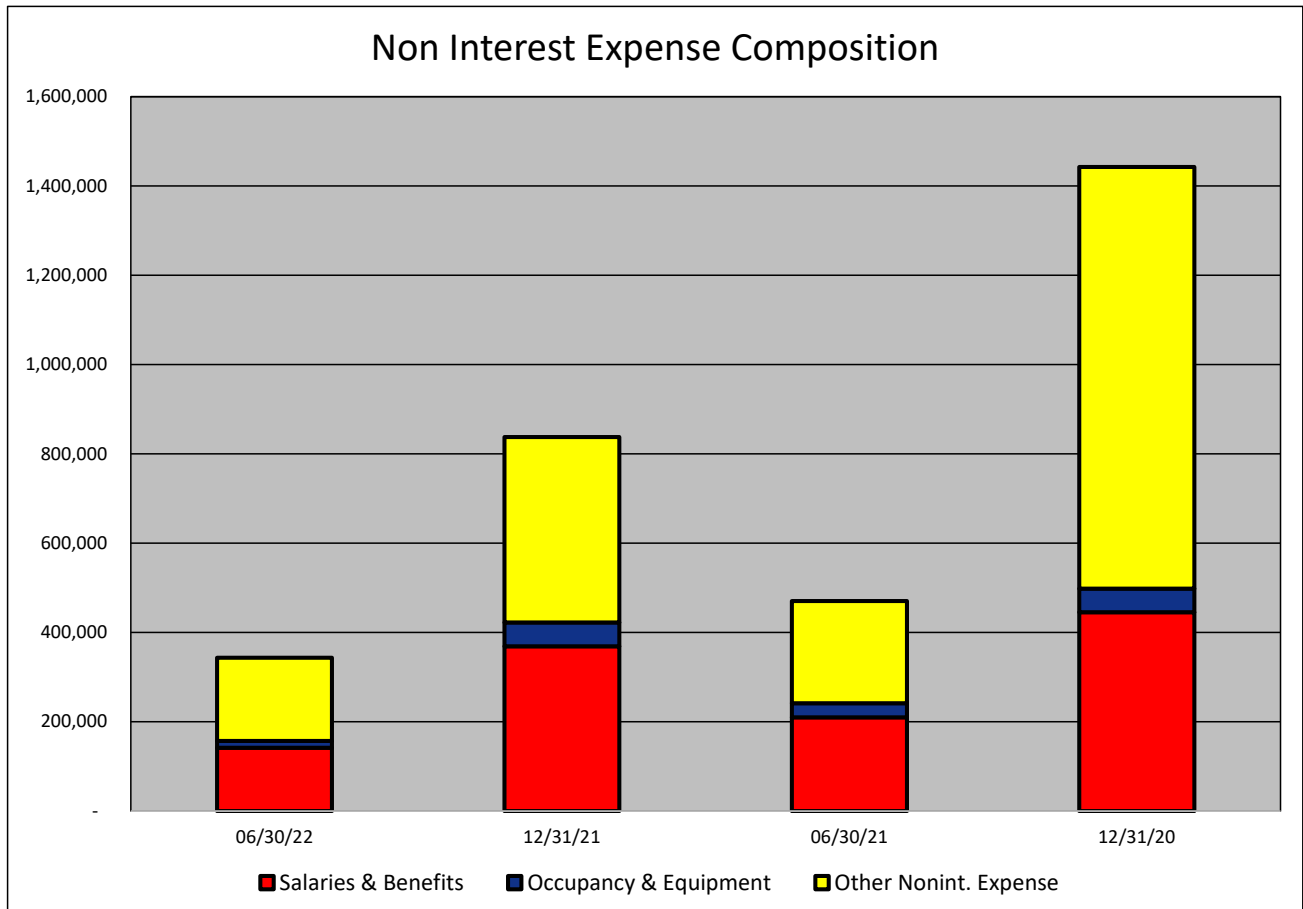


**NONINTEREST EXPENSE COMPOSITION- TIAA, FSB**  
(Dollars in Thousands)

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	141,967	368,956	210,104	445,116	(68137)	(32.43)
Occupancy & Equipment	15,051	53,584	31,628	52,929	(16577)	(52.41)
Other Nonint. Expense	186,423	414,901	228,906	944,279	(42483)	(18.56)
<b>Total Nonint. Expense</b>	<b>343,441</b>	<b>837,441</b>	<b>470,638</b>	<b>1,442,324</b>	<b>(127197)</b>	<b>(27.03)</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>
<b>Tiaa, Fsb</b>	<b>38,576,417</b>	<b>38,435,437</b>	<b>0.37</b>
Peoples Bank Of Graceville	113,192	125,466	<b>(9.78)</b>

<b>Select Peer Average</b>	<b>2,973,431</b>	<b>2,881,923</b>	<b>12.55</b>
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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>
<b>Tiaa, Fsb</b>	<b>32,307,764</b>	<b>32,595,460</b>	<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>
Peoples Bank Of Graceville	34,068	43,398	<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
Peoples Bank Of Graceville	2.56	<b>10.59</b>	31.98	33.06	31.98
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
Peoples Bank Of Graceville	<b>31.00</b>	30.10	61.40
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
Peoples Bank Of Graceville	114,829	<b>1.27</b>	20.03
<b>Tiaa, Fsb</b>	<b>37,752,782</b>	<b>1.18</b>	<b>11.38</b>
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
Peoples Bank Of Graceville	0.25	1.31	<b>54.14</b>	8.09
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
Peoples Bank Of Graceville	1.17	0.37	<b>0.11</b>	3.85
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
Peoples Bank Of Graceville	<b>0.96</b>	6.96	0.00	0.00	61.23
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>	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	<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
Peoples Bank Of Graceville	<b>29.74</b>	0.09	0.00	0.00
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>	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	<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
Peoples Bank Of Graceville	<b>26.91</b>	73.09	100.00	0.00	0.00
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
Peoples Bank Of Graceville	2.98	0.51	<b>2.63</b>	98.67
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>	3.04	0.30	2.53	94.25