

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 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

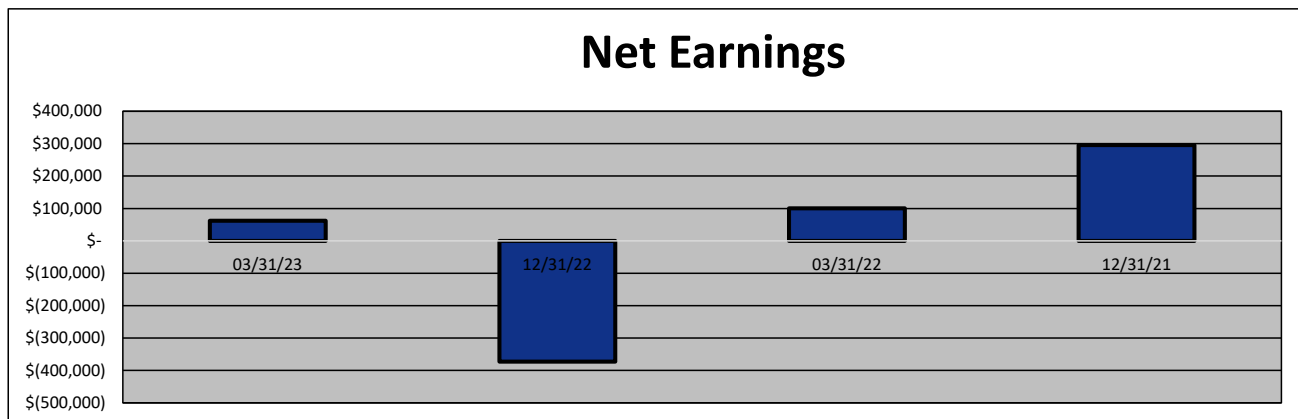
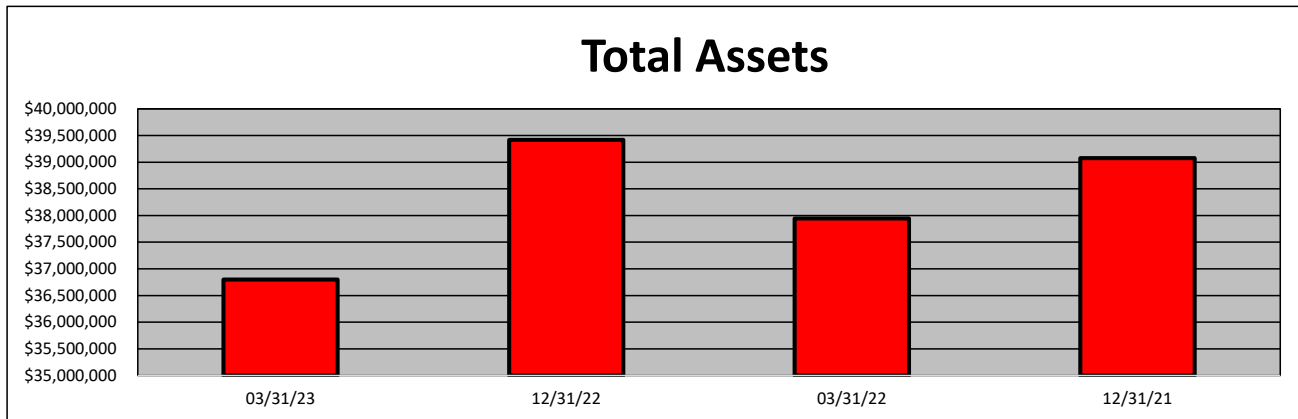
EXECUTIVE SUMMARY - TIAA, FSB
(Percentage)

Period Ending	03/31/23	12/31/22	03/31/22	12/31/21	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	9.59	8.88	10.26	9.68	9.92	9.10
Leverage Ratio	9.41	9.12	9.89	9.40	11.01	10.20
Tier 1 Cap/Risk Based Assets	14.60	14.48	14.88	14.30	18.60	15.33
Risk Based Ratio	15.55	15.37	15.83	15.22	19.49	16.19
Common Equity Tier 1 Capital Ratio	14.60	14.48	14.88	14.30	18.60	15.33
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	120.96	116.09	116.51	113.11	60.06	61.91
Loans/Assets	82.90	77.74	82.59	80.35	49.99	53.56
Securities/Assets	12.15	10.29	12.33	10.82	20.52	29.34
PROFITABILITY:						
Return on Avg Assets	0.67	(0.99)	1.08	0.77	0.23	1.06
Return on Avg Equity	7.04	(9.55)	10.50	8.19	6.95	14.53
Nonint Income/Avg Assets	0.82	(1.12)	1.10	1.20	0.88	0.67
Net Overhead Ratio	1.18	3.61	0.75	0.99	2.15	1.96
Efficiency Ratio	69.03	192.02	54.50	66.84	136.11	64.19
Assets (per million) per Employee	22.73	25.58	26.17	26.55	10.18	7.99
ASSET QUALITY:						
Allowance/Loans	0.73	0.69	0.75	0.72	1.39	1.28
Nonperforming Loans/Total Loans	3.42	3.75	5.18	6.06	0.53	1.02
Nonperforming Assets/Total Assets	2.87	2.93	4.30	4.90	0.32	0.53
Adjusted Texas Ratio	9.12	10.09	8.32	9.34	2.37	3.78
YIELDS & COSTS:						
Yield on earning assets	4.55	3.52	2.94	2.94	2.93	4.33
Cost of funds	2.81	1.27	0.75	0.94	0.30	1.06
Net interest margin	2.09	2.43	2.29	2.12	2.55	2.46
Avg Earning Assets/Avg Assets	99.14	99.42	99.80	97.72	91.48	95.08

SELECTED FINANCIAL DATA - TIAA, FSB
(Dollars in Thousands)

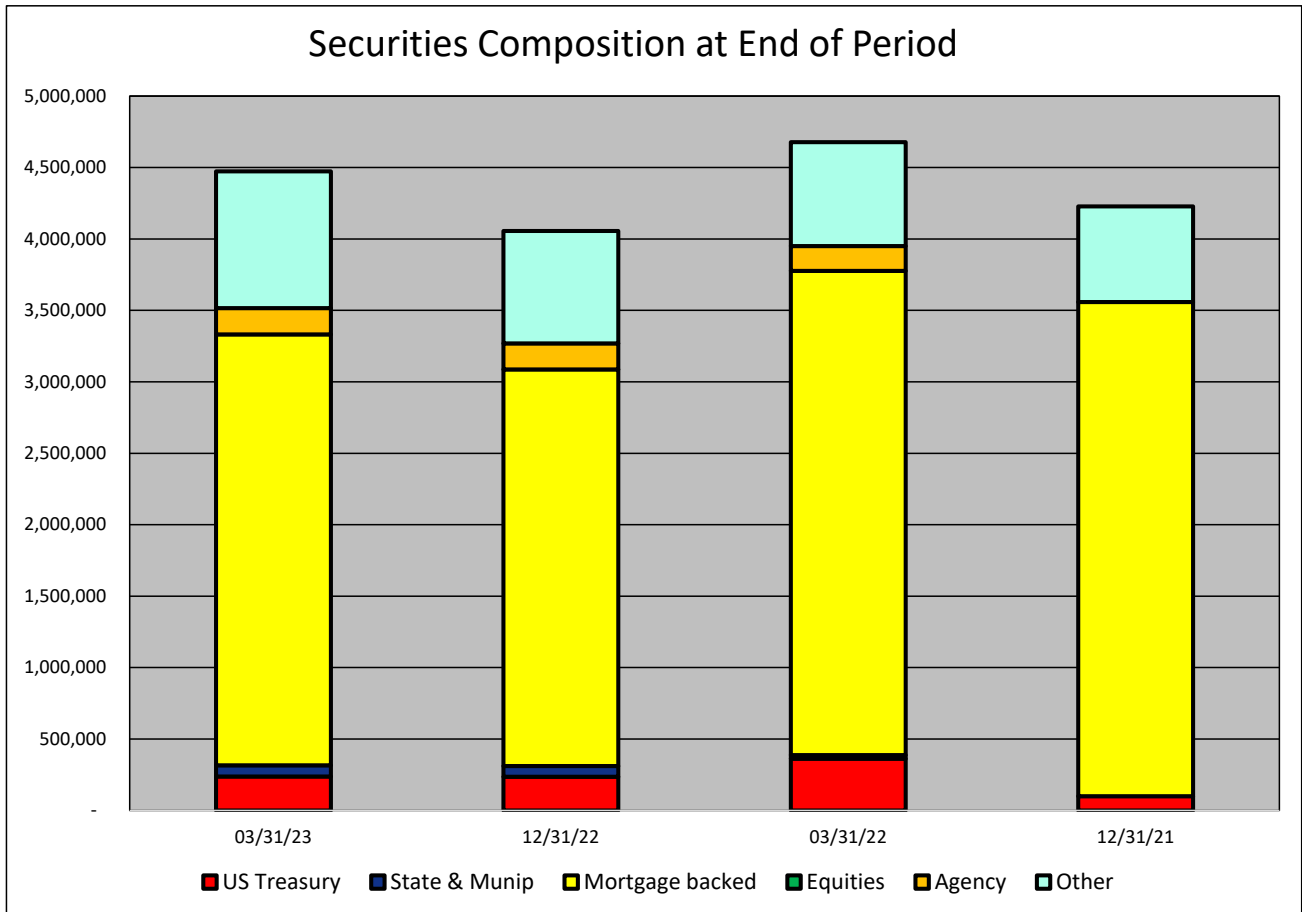
As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	36,801,333	39,416,491	37,942,771	39,076,186	(1,141,438)	(3.01)
Cash and Equivalents	1,011,262	3,889,395	947,131	2,405,616	64,131	6.77
Securities	4,473,019	4,056,509	4,677,236	4,228,588	(204,217)	(4.37)
Loans, net	30,509,842	30,642,718	31,337,360	31,398,685	(827,518)	(2.64)
Deposit Accounts	25,223,811	26,396,062	26,897,248	27,760,338	(1,673,437)	(6.22)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	3,530,702	3,501,374	3,891,108	3,781,351	(360,406)	(9.26)

Period Ending	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	61,890	(372,621)	100,742	295,510	(38,852)	(38.57)
Interest Income	419,332	1,320,082	273,502	1,099,364	145,830	53.32
Interest Expense	226,877	407,861	60,001	306,549	166,876	278.12
Net Interest Income	192,455	912,221	213,501	792,815	(21,046)	(9.86)
Prov for Credit Losses	3,067	(18,902)	7,289	16,425	(4,222)	(57.92)
Noninterest income	76,154	(424,008)	102,665	459,999	(26,511)	(25.82)
Gain on Sale of Securities	-	(89,108)	(217)	(209)	217	(100.00)
Noninterest Expense	185,547	938,122	172,336	837,441	13,211	7.67
Net Operating Income	79,995	(431,007)	136,541	398,948	(56,546)	(41.41)
Income Taxes	17,810	(149,204)	34,908	102,823	(17,098)	(48.98)



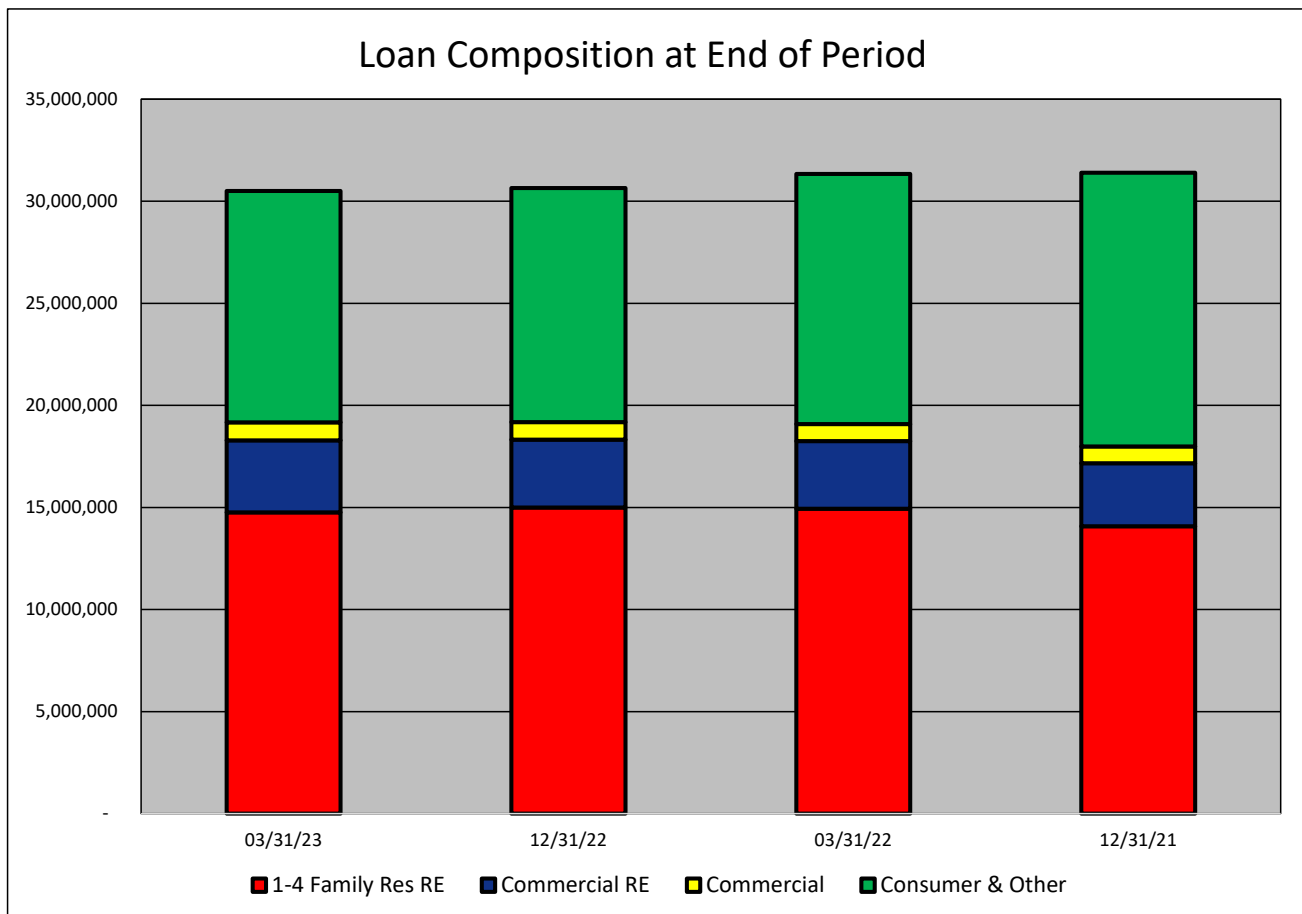
SECURITIES COMPOSITION - TIAA, FSB
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	238,709	236,151	362,240	100,412	(123,531)	(34.10)
State & Munip	77,595	74,475	24,896	-	52,699	211.68
Mortgage backed	3,016,608	2,775,729	3,390,221	3,458,669	(373,613)	(11.02)
Equities	-	-	-	-	-	NA
Agency	183,918	181,950	173,325	-	10,593	6.11
Other	956,189	788,204	726,554	669,507	229,635	31.61
Total Securities	4,473,019	4,056,509	4,677,236	4,228,588	(204,217)	(4.37)



LOAN PORTFOLIO COMPOSITION - TIAA, FSB
(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	14,755,037	14,994,246	14,937,226	14,076,978	(182,189)	(1.22)
Commercial RE	3,536,499	3,326,243	3,308,614	3,091,257	227,885	6.89
Commercial	875,683	857,755	841,262	818,730	34,421	4.09
Consumer & Other	11,342,623	11,464,474	12,250,258	13,411,720	(907,635)	(7.41)
Loans, Net	30,509,842	30,642,718	31,337,360	31,398,685	(827,518)	(2.64)



LOAN PORTFOLIO QUALITY - TIAA, FSB
(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):

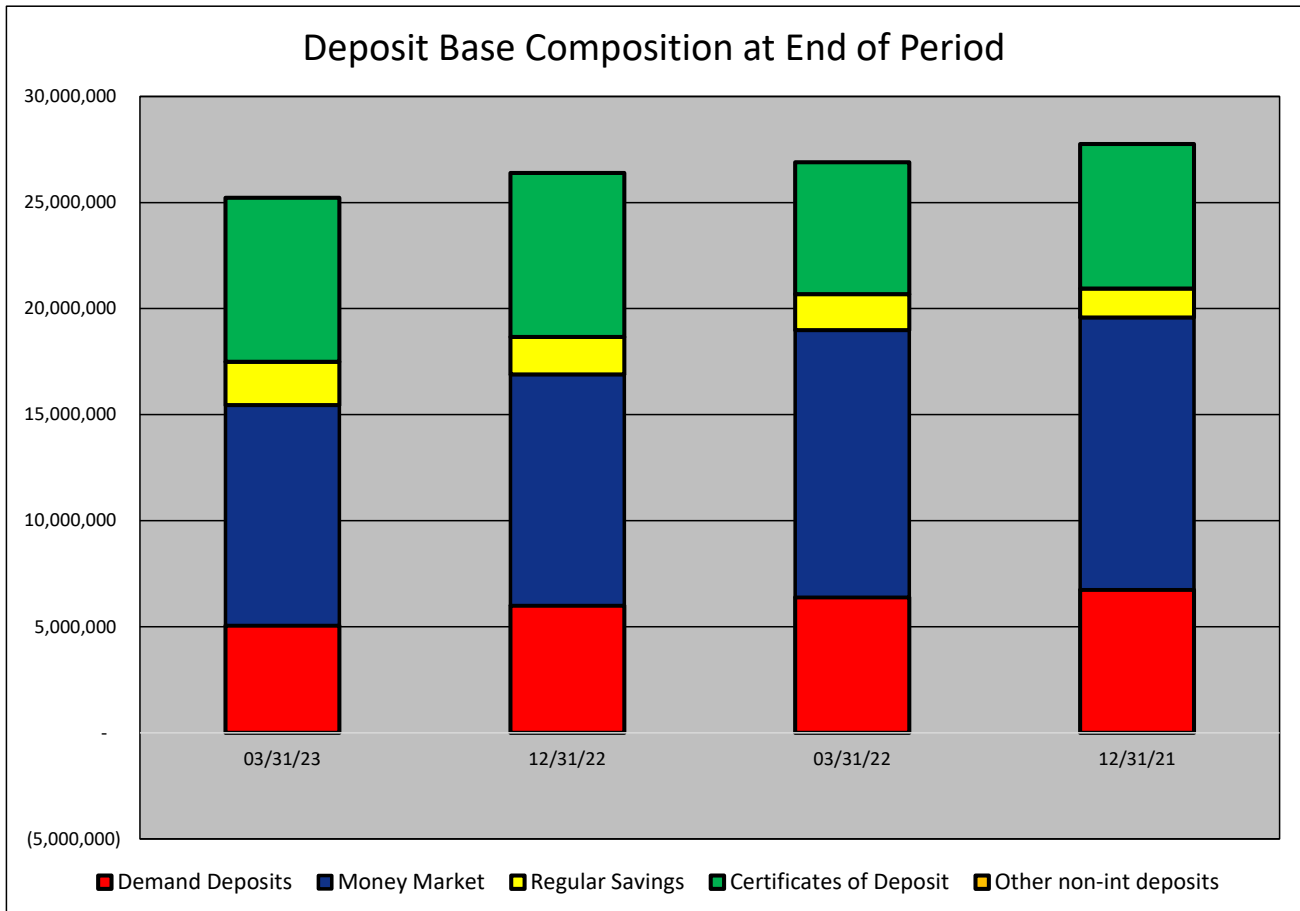
Beginning Balance	211,219	226,813	226,813	236,536	(15,594)	(6.88)
Total Recoveries	2,028	12,732	3,821	18,045	(1,793)	(46.92)
Total Charge-offs	1,392	9,424	2,398	44,193	(1,006)	(41.95)
Provision Expense	3,067	(18,902)	7,289	16,425	(4,222)	(57.92)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	8,830	-	-	-	8,830	NA
Ending Balance	223,752	211,219	235,525	226,813	(11,773)	(5.00)

NON-PERFORMING ASSETS:

Total-90+ Days Past Due	721,289	791,156	1,327,180	1,583,816	(605,891)	(45.65)
Total-Nonaccrual	322,116	357,273	295,026	319,280	27,090	9.18
Foreclosed Real Estate	7,941	7,790	9,944	11,044	(2,003)	(20.14)
Total Non-perf Assets	1,051,346	1,156,219	1,632,150	1,914,140	(580,804)	(35.59)

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

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
DEPOSIT BASE CATEGORY:						
Demand Deposits	5,054,456	5,998,548	6,387,616	6,743,792	(1,333,160)	(20.87)
Money Market	10,398,328	10,902,638	12,596,539	12,838,974	(2,198,211)	(17.45)
Regular Savings	2,036,260	1,764,784	1,696,073	1,365,666	340,187	20.06
Certificates of Deposit	7,734,767	7,730,093	6,217,021	6,811,906	1,517,746	24.41
Other non-int deposits	-	(1)	(1)	-	1	(100.00)
Total Deposits	25,223,811	26,396,062	26,897,248	27,760,338	(1,673,437)	(6.22)

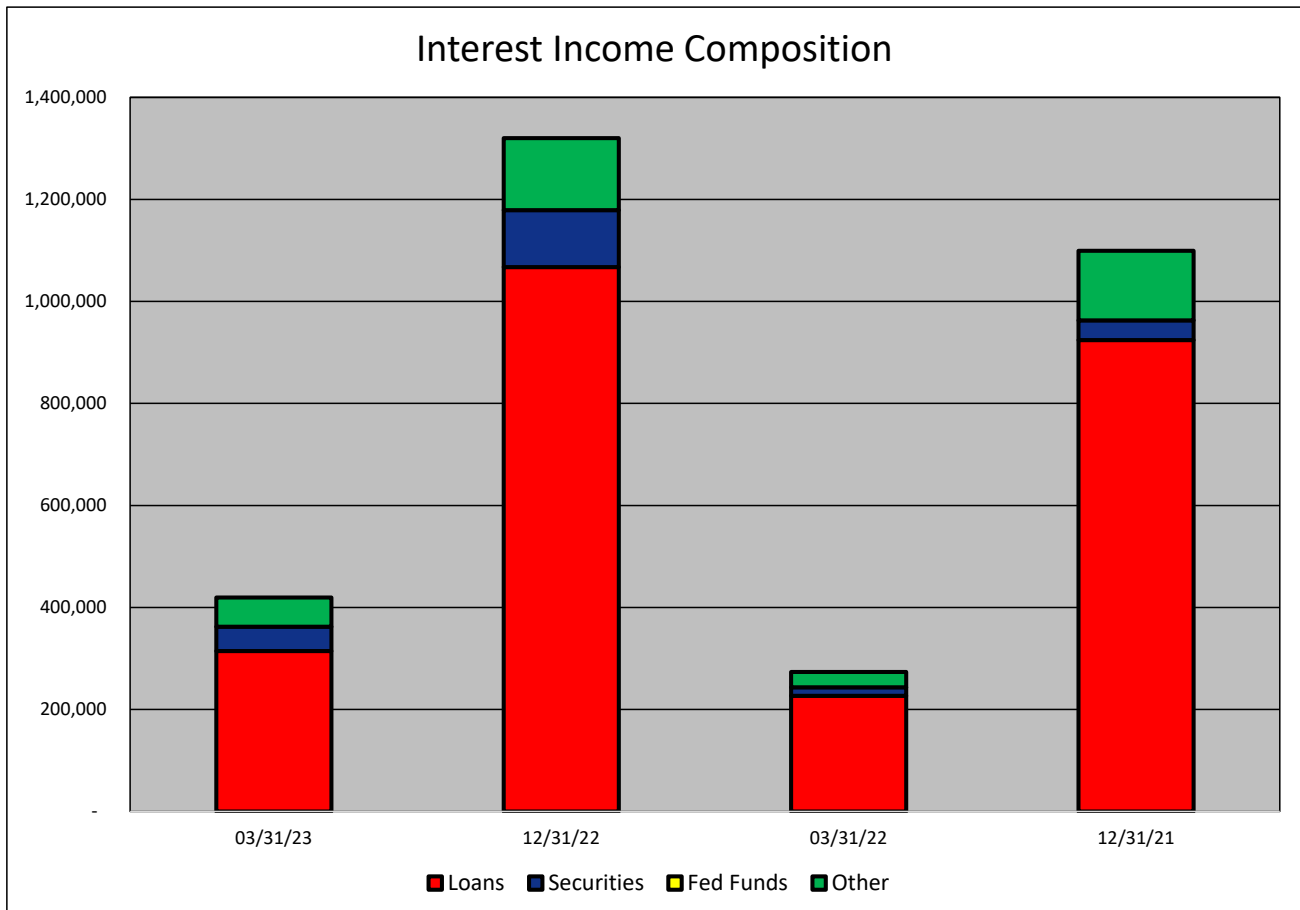


INTEREST INCOME COMPOSITION- TIAA, FSB
(Dollars in Thousands)

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

Loans	314,772	1,067,412	226,853	924,408	87,919	38.76
Securities	47,319	111,547	16,704	38,242	30,615	183.28
Fed Funds	-	-	-	-	-	NA
Other	57,241	141,123	29,945	136,714	27,296	91.15
Total Int Income	419,332	1,320,082	273,502	1,099,364	145,830	53.32

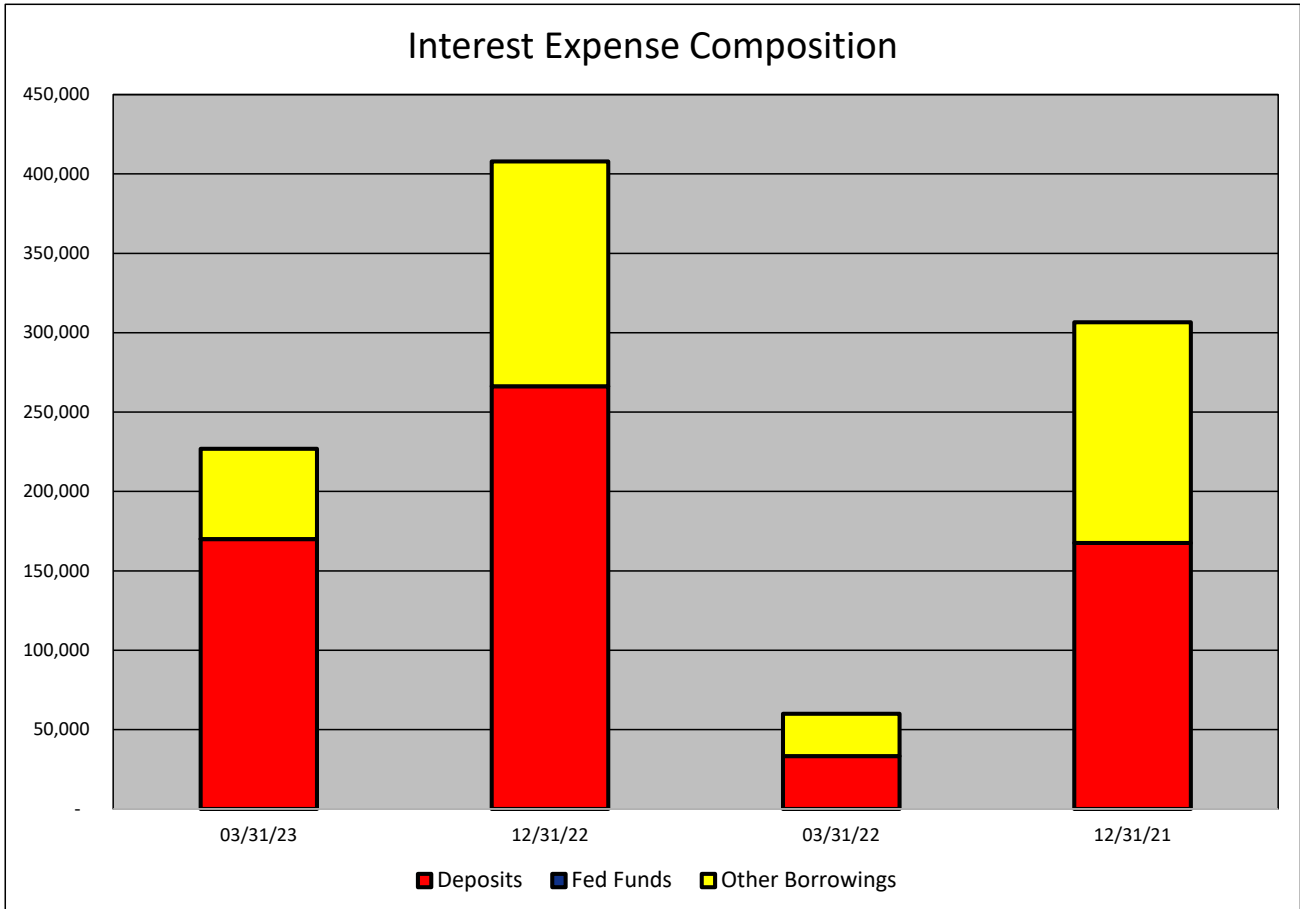


INTEREST EXPENSE COMPOSITION- TIAA, FSB
(Dollars in Thousands)

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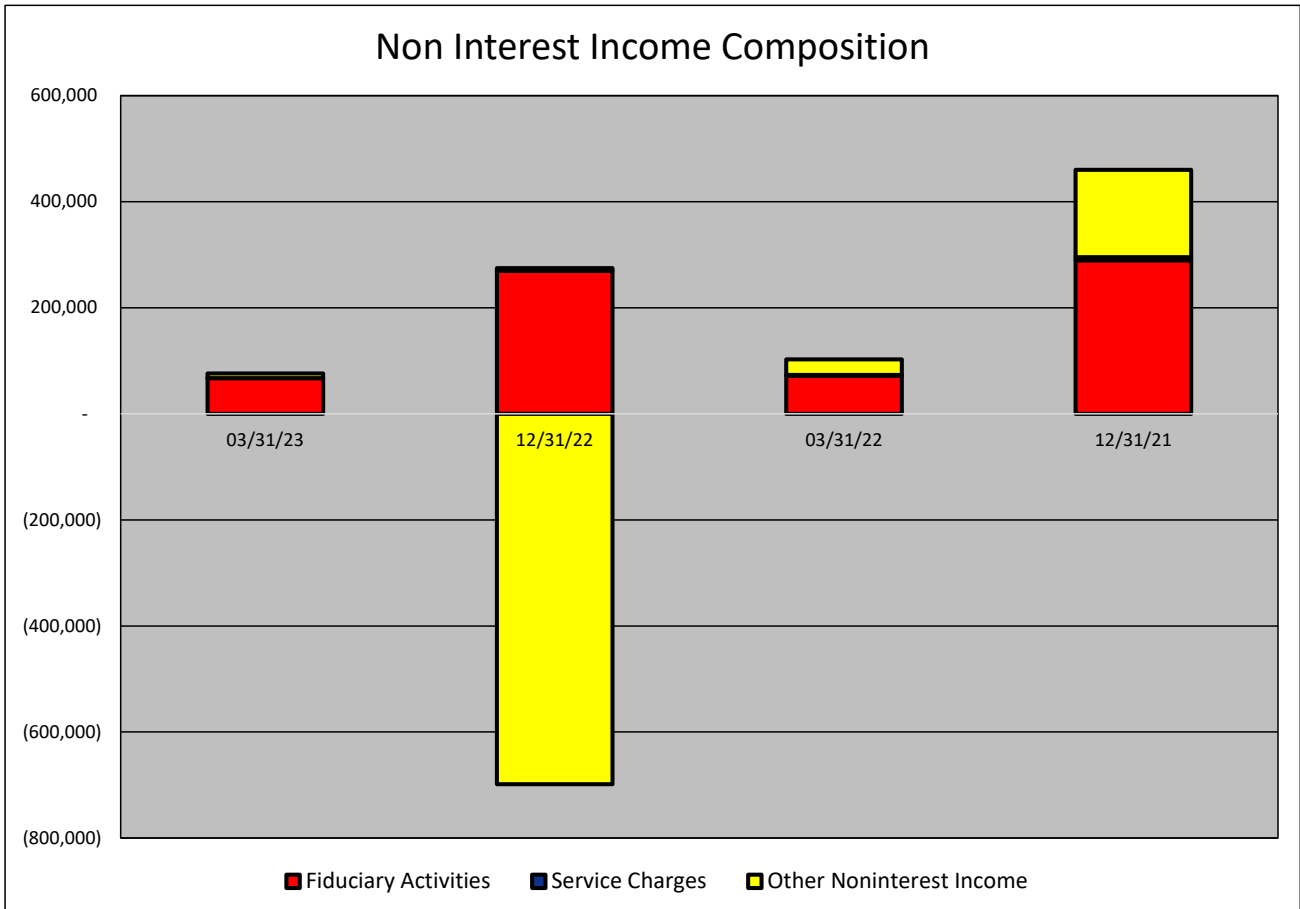
INTEREST EXPENSE CATEGORY

Deposits	170,040	266,320	33,312	167,587	136,728	410.45
Fed Funds	3	-	-	-	3	NA
Other Borrowings	56,834	141,541	26,689	138,962	30,145	112.95
Total Int Expense	226,877	407,861	60,001	306,549	166,876	278.12



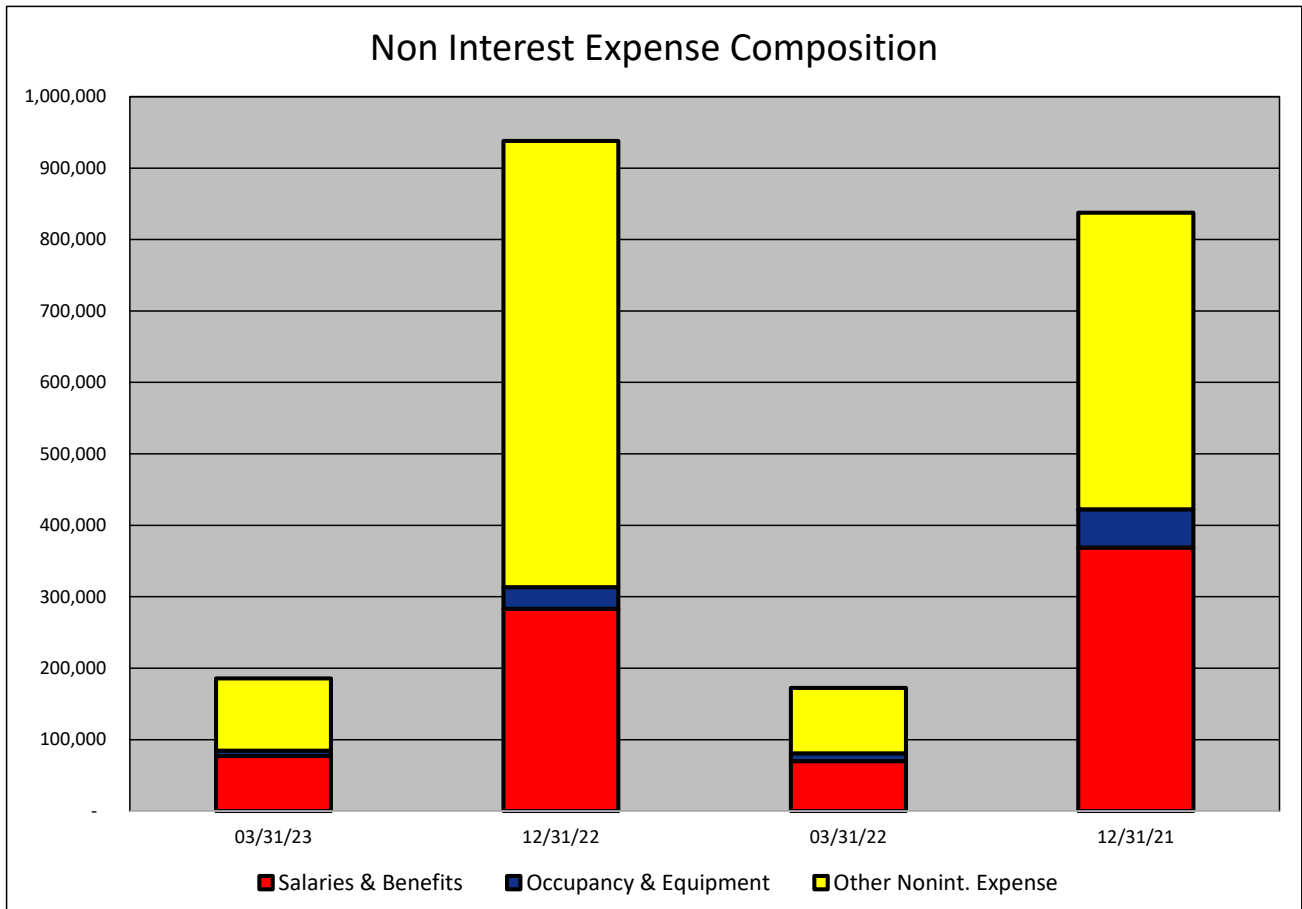
NONINTEREST INCOME COMPOSITION- TIAA, FSB
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	67,118	269,779	72,001	289,467	(4,883)	(6.78)
Service Charges	201	4,772	1,345	5,690	(1,144)	(85.06)
Other Noninterest Income	8,835	(698,559)	29,319	164,842	(20,484)	(69.87)
Total Nonint. Income	76,154	(424,008)	102,665	459,999	(26,511)	(25.82)



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

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	76,882	283,027	69,730	368,956	7152	10.26
Occupancy & Equipment	7,553	30,276	11,070	53,584	(3517)	(31.77)
Other Nonint. Expense	101,112	624,819	91,536	414,901	9576	10.46
Total Nonint. Expense	185,547	938,122	172,336	837,441	13211	7.67



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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