

The Warrington Bank

Pensacola, FL

Established

3/18/1953

Florida Bank and Thrift Performance Report

Table of Contents

Title	Page
PEER GROUP POSITION	1
EXECUTIVE SUMMARY	2
SELECTED FINANCIAL DATA	3
SECURITIES COMPOSITION	4
LOAN PORTFOLIO COMPOSITION	5
LOAN PORTFOLIO QUALITY	6
DEPOSIT BASE COMPOSITION	7
INTEREST INCOME COMPOSITION	8
INTEREST EXPENSE COMPOSITION	9
NONINTEREST INCOME COMPOSITION	10
NONINTEREST EXPENSE COMPOSITION	11
PEER GROUP COMPARISONS REPORT	12-22

FLORIDA BANKING TEAM

Ed Hacker, Robert Brink, Ted Hacker, Steve Kania, David Ajvazi, Michael Squitieri, Erica Hines, Sacha Widmaier, Kristen Moroso, Anthony Hagbartsen, Matthew Hanley, Jordan Augustyniak, Madeline Bogumil, Natalie Filippone, Lauren Klindt, Phillip Berdeguer, Andrew Joyce, Dylan Frayne, Mai Tran, Meranda Joseph, Patricia Romero, Vanessa Hossler, Adam McCord

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)

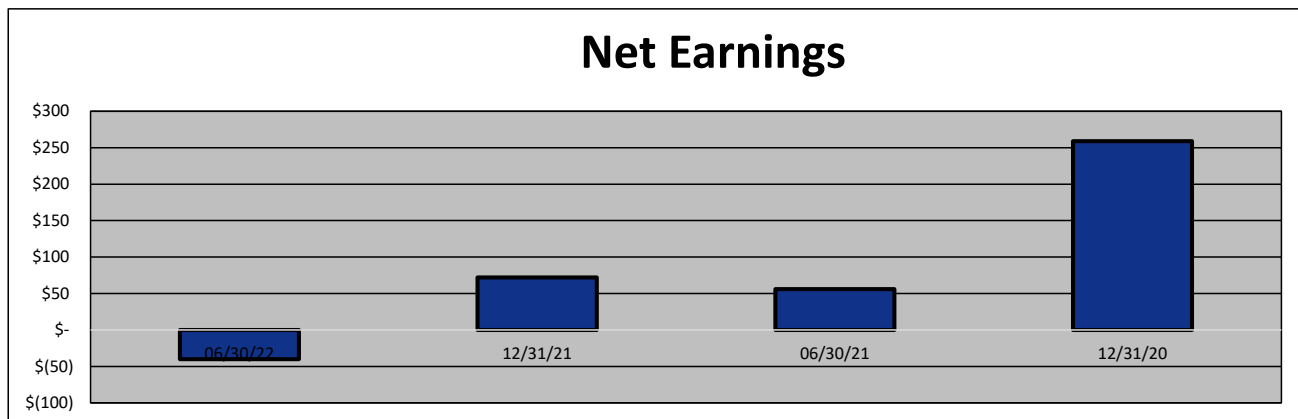
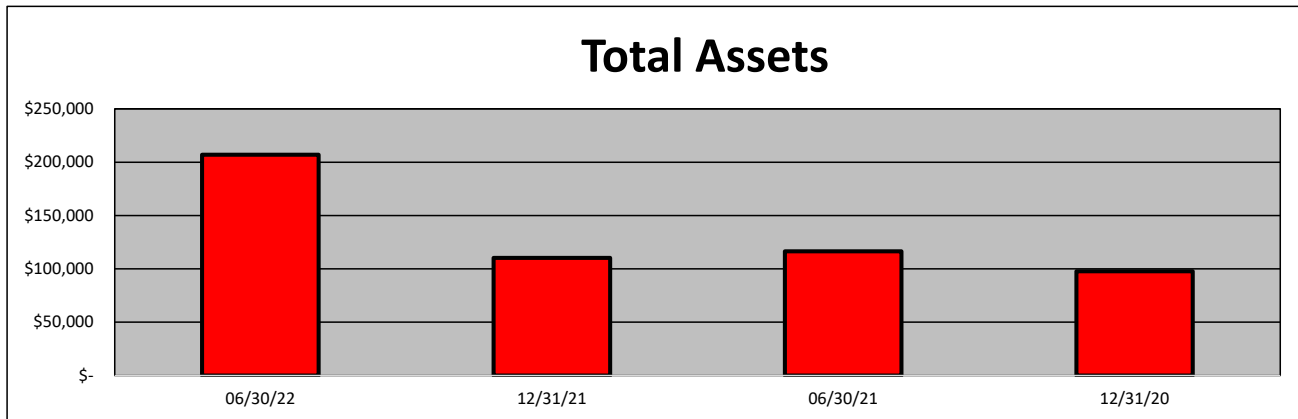
EXECUTIVE SUMMARY - The Warrington Bank
(Percentage)

Period Ending	06/30/22	12/31/21	06/30/21	12/31/20	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	14.79	14.83	14.31	17.16	10.08	7.90
Leverage Ratio	15.11	14.74	14.64	16.80	10.09	9.25
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	16.44	15.75
Risk Based Ratio	0.00	0.00	0.00	0.00	17.29	16.64
Common Equity Tier 1 Capital Ratio	NA	0.00	0.00	0.00	16.42	15.75
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	23.73	22.29	25.42	34.44	64.07	59.01
Loans/Assets	20.20	18.98	21.77	28.48	52.71	50.75
Securities/Assets	58.09	64.10	55.24	59.00	17.27	27.40
PROFITABILITY:						
Return on Avg Assets	(0.05)	0.07	0.10	0.27	0.67	0.81
Return on Avg Equity	(0.38)	0.43	0.67	1.56	9.14	10.21
Nonint Income/Avg Assets	0.25	0.24	0.24	0.28	0.86	0.92
Net Overhead Ratio	1.71	1.67	1.64	1.77	1.91	1.62
Efficiency Ratio	103.78	97.91	93.30	85.00	225.75	70.54
Assets (per million) per Employee	6.47	6.89	7.28	6.10	9.27	8.22
ASSET QUALITY:						
Reserves/Loans	1.18	1.18	1.18	1.07	1.36	1.32
Nonperforming Loans/Total Loans	0.06	0.00	0.00	0.00	0.69	0.74
Nonperforming Assets/Total Assets	0.01	0.00	0.00	0.00	0.47	0.49
Adjusted Texas Ratio	0.08	0.00	0.00	0.00	3.38	4.08
YIELDS & COSTS:						
Yield on earning assets	1.73	1.83	1.90	2.32	3.18	3.04
Cost of funds	0.09	0.10	0.10	0.20	0.42	0.30
Net interest margin	1.68	1.77	1.83	2.20	2.61	2.53
Avg Earning Assets/Avg Assets	97.76	96.99	97.01	96.83	90.17	94.25

SELECTED FINANCIAL DATA - The Warrington Bank
(Dollars in Thousands)

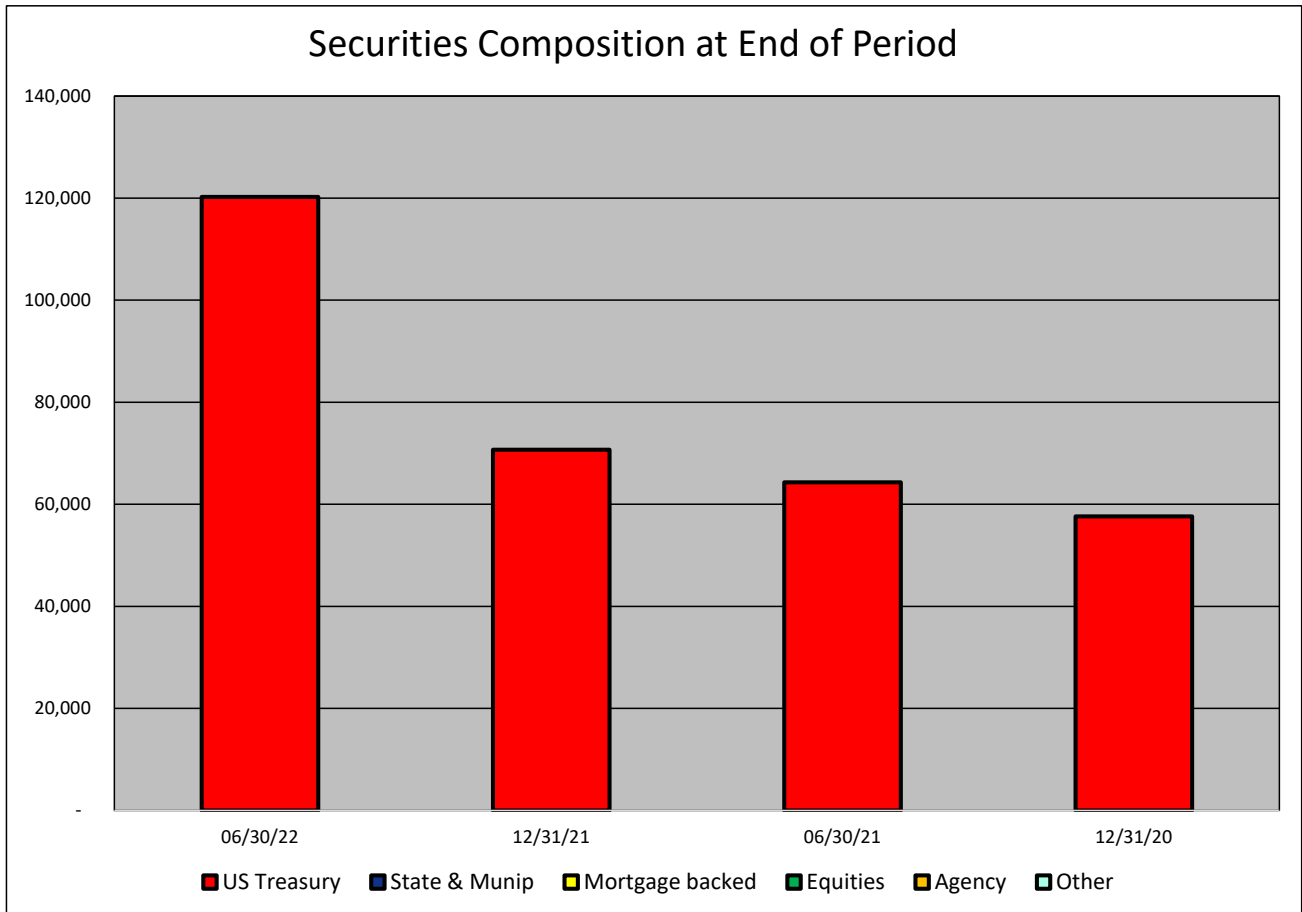
As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	206,970	110,298	116,409	97,668	90,561	77.80
Cash and Equivalents	43,154	17,883	26,031	11,474	17,123	65.78
Securities	120,223	70,701	64,310	57,625	55,913	86.94
Loans, net	41,814	20,933	25,337	27,819	16,477	65.03
Deposit Accounts	176,190	93,906	99,692	80,776	76,498	76.73
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	30,601	16,359	16,655	16,758	13,946	83.73

Period Ending	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	(40)	72	56	259	(96)	(171.43)
Interest Income	1,304	1,961	1,007	2,120	297	29.49
Interest Expense	40	68	35	115	5	14.29
Net Interest Income	1,264	1,893	972	2,005	292	30.04
Prov for Loan Loss	-	(50)	-	-	-	NA
Noninterest income	191	262	133	262	58	43.61
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	1,510	2,110	1,031	1,927	479	46.46
Net Operating Income	(55)	95	74	340	(129)	(174.32)
Income Taxes	(15)	23	18	81	(33)	(183.33)



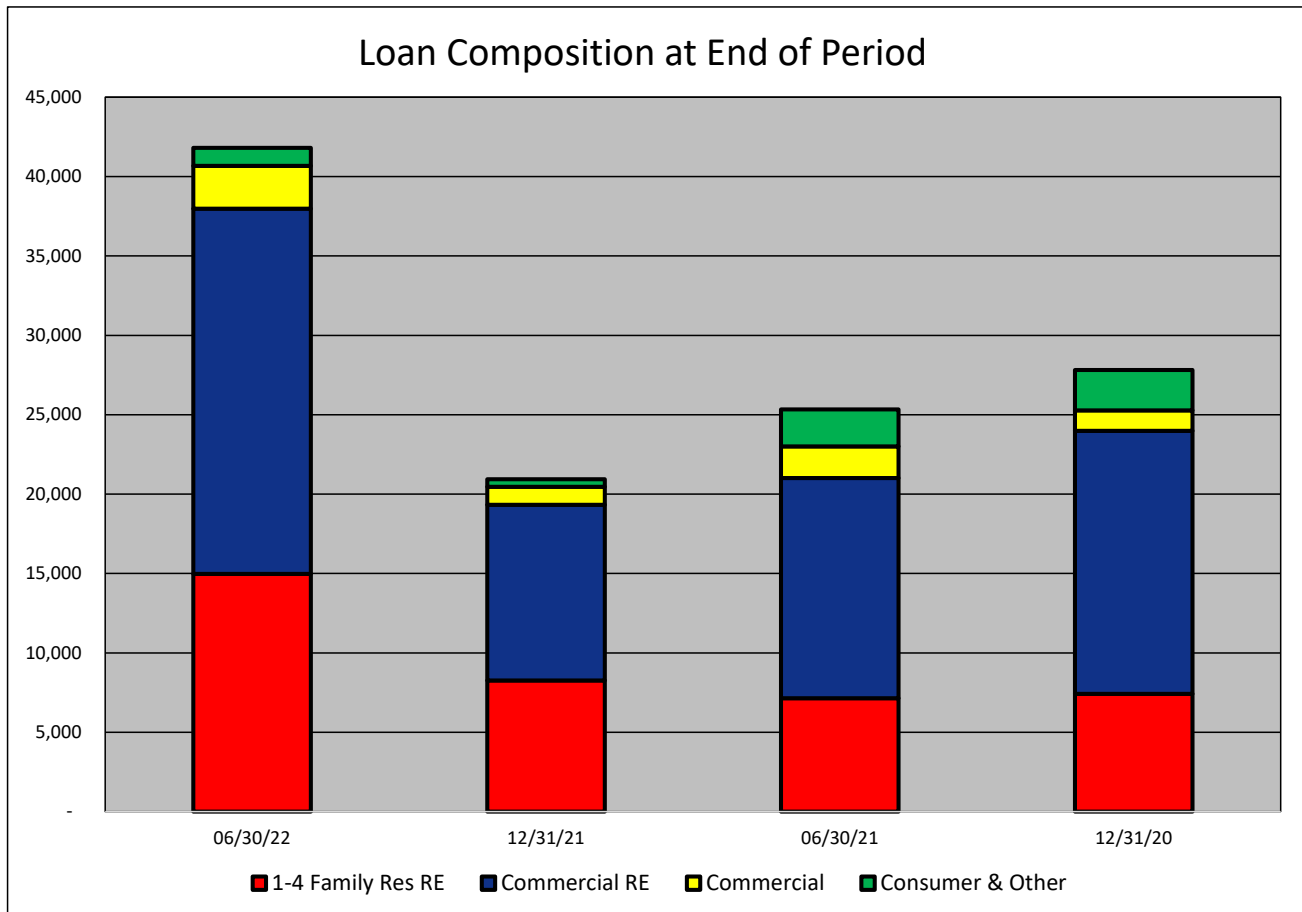
SECURITIES COMPOSITION - The Warrington Bank
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	120,223	70,701	64,310	57,625	55,913	86.94
State & Munip	-	-	-	-	-	NA
Mortgage backed	-	-	-	-	-	NA
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
Total Securities	120,223	70,701	64,310	57,625	55,913	86.94



LOAN PORTFOLIO COMPOSITION - The Warrington 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	14,966	8,265	7,149	7,421	7,817	109.34
Commercial RE	23,017	11,056	13,865	16,558	9,152	66.01
Commercial	2,691	1,132	1,990	1,292	701	35.23
Consumer & Other	1,140	480	2,333	2,548	(1,193)	(51.14)
Loans, Net	41,814	20,933	25,337	27,819	16,477	65.03



LOAN PORTFOLIO QUALITY - The Warrington 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 LOSS RESERVE ACTIVITY:

Beginning Balance	248	298	298	299	(50)	(16.78)
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	-	-	1	-	NA
Provision Expense	-	(50)	-	-	-	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	247	-	-	-	247	NA
Ending Balance	495	248	298	298	197	66.11

NON-PERFORMING ASSETS:

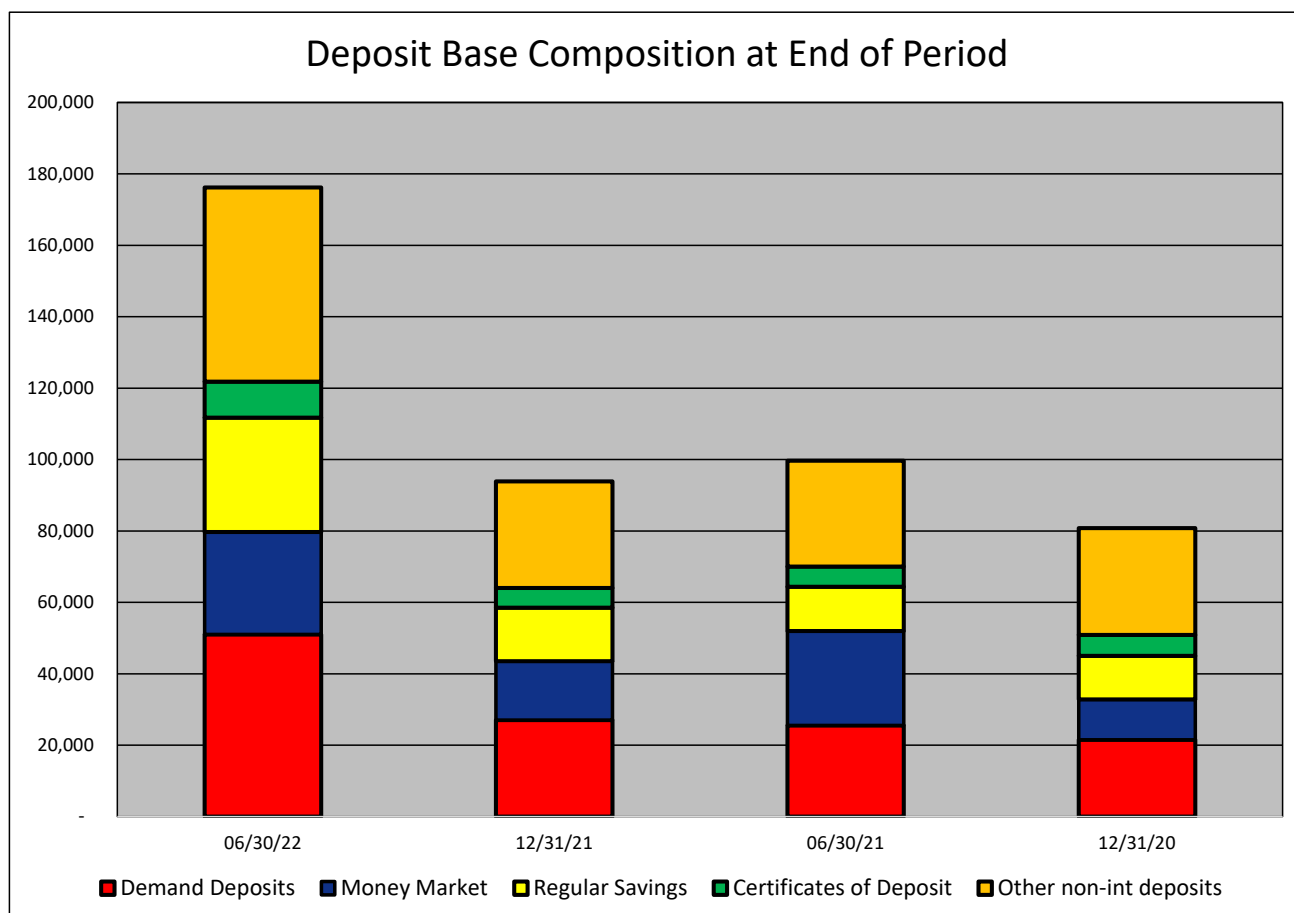
Total-90+ Days Past Due	24	-	-	-	24	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	24	-	-	-	24	NA

DEPOSIT BASE COMPOSITION - The Warrington Bank
(Dollars in Thousands)

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

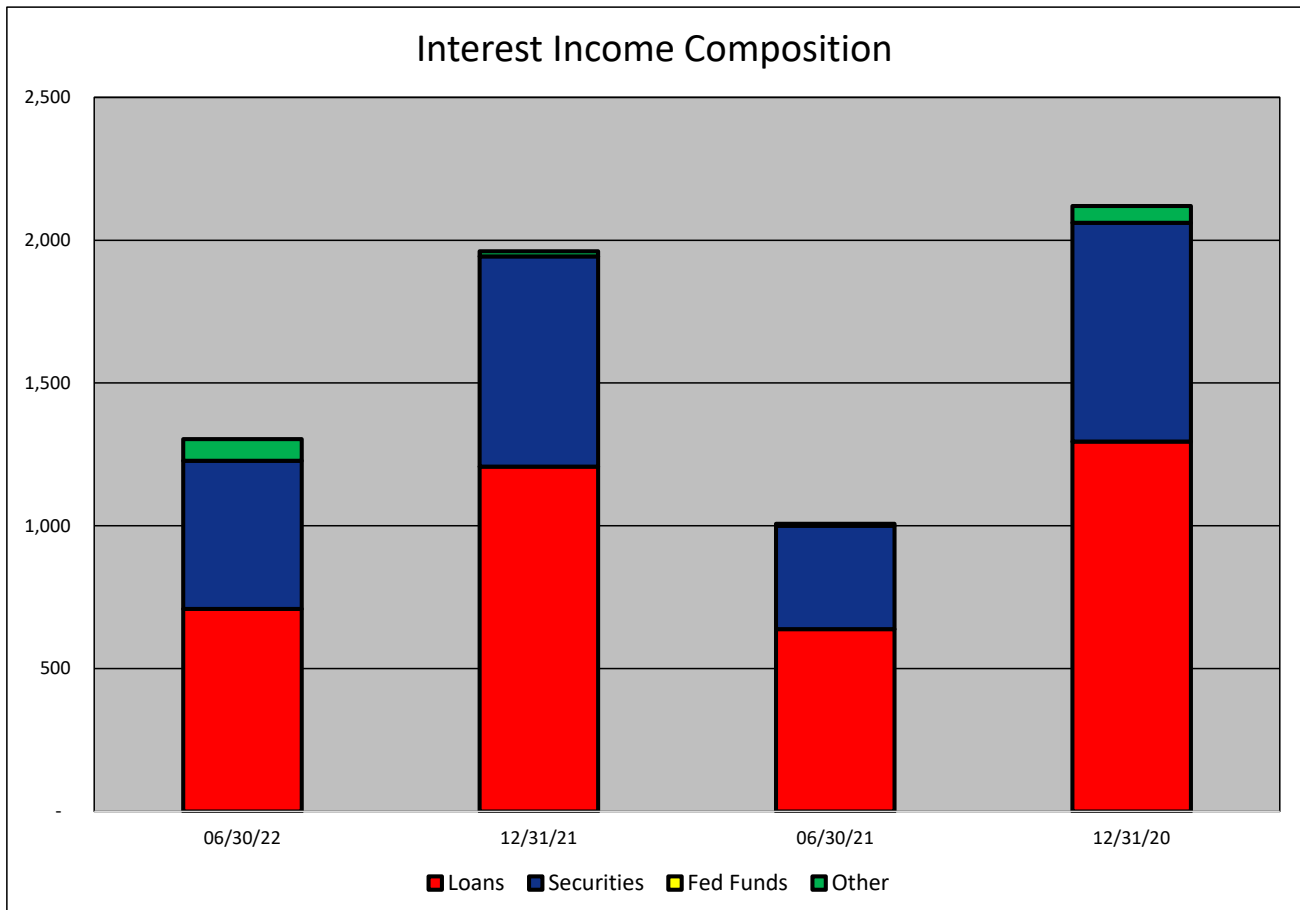
DEPOSIT BASE CATEGORY:

Demand Deposits	51,050	27,029	25,565	21,537	25,485	99.69
Money Market	28,626	16,480	26,411	11,319	2,215	8.39
Regular Savings	32,084	15,009	12,382	12,139	19,702	159.12
Certificates of Deposit	10,052	5,486	5,666	5,875	4,386	77.41
Other non-int deposits	54,378	29,902	29,668	29,906	24,710	83.29
Total Deposits	176,190	93,906	99,692	80,776	76,498	76.73



INTEREST INCOME COMPOSITION- The Warrington 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	709	1,207	638	1,295	71	11.13
Securities	519	736	362	766	157	43.37
Fed Funds	-	-	-	-	-	NA
Other	76	18	7	59	69	985.71
Total Int Income	1,304	1,961	1,007	2,120	297	29.49

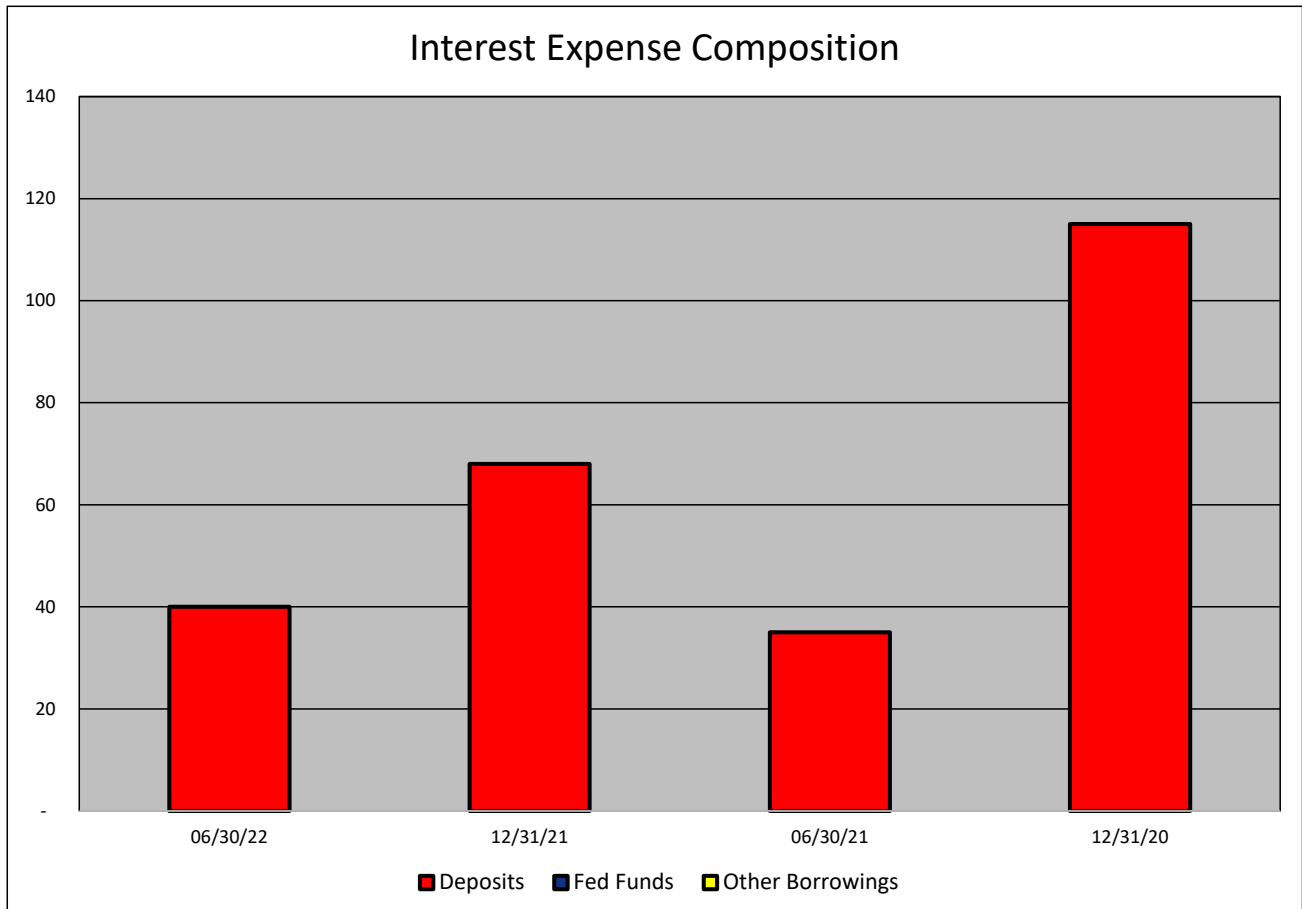


INTEREST EXPENSE COMPOSITION- The Warrington Bank
(Dollars in Thousands)

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

INTEREST EXPENSE CATEGORY

Deposits	40	68	35	115	5	14.29
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	40	68	35	115	5	14.29

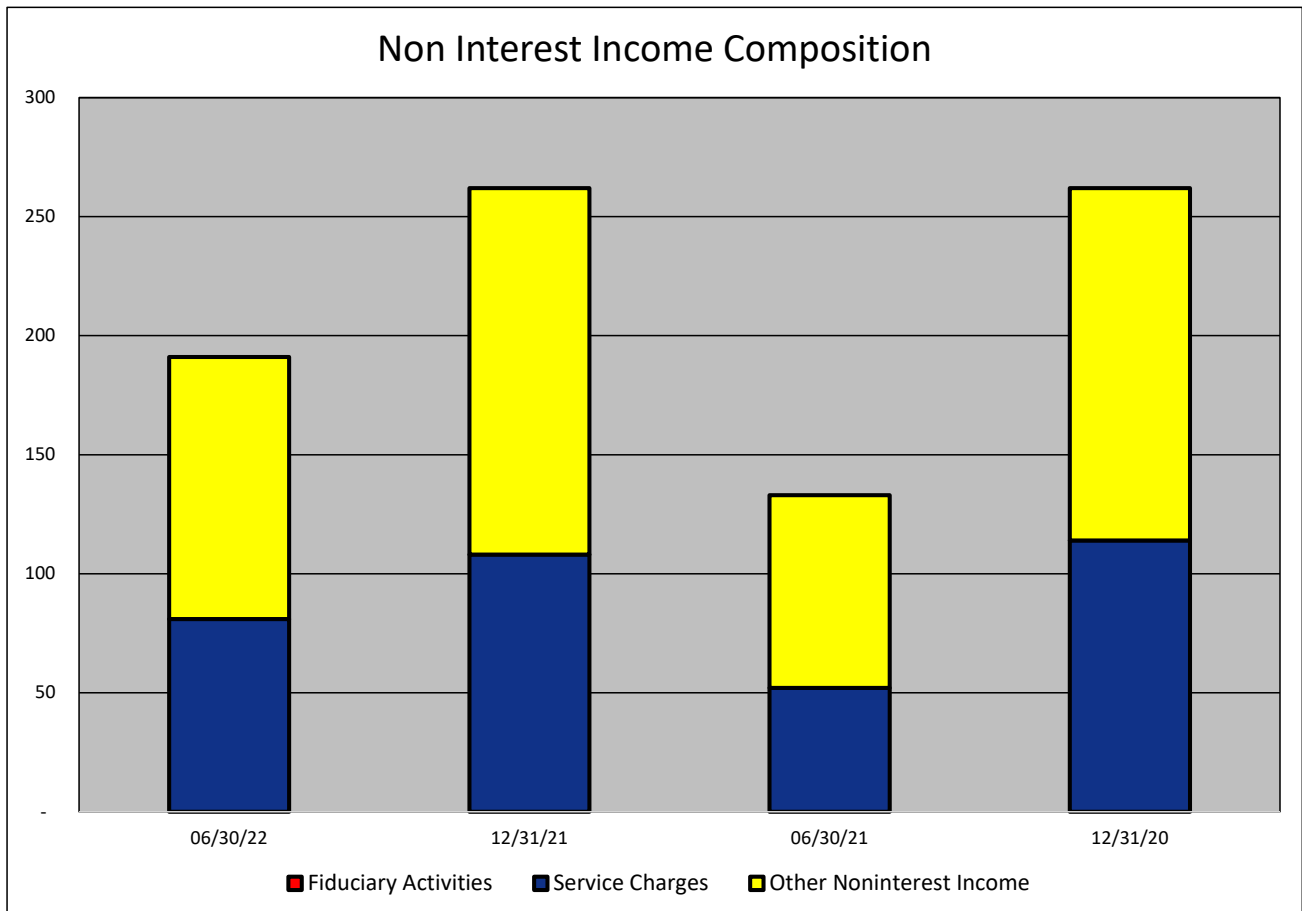


NONINTEREST INCOME COMPOSITION- The Warrington Bank
(Dollars in Thousands)

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

NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	81	108	52	114	29	55.77
Other Noninterest Income	110	154	81	148	29	35.80
Total Nonint. Income	191	262	133	262	58	43.61

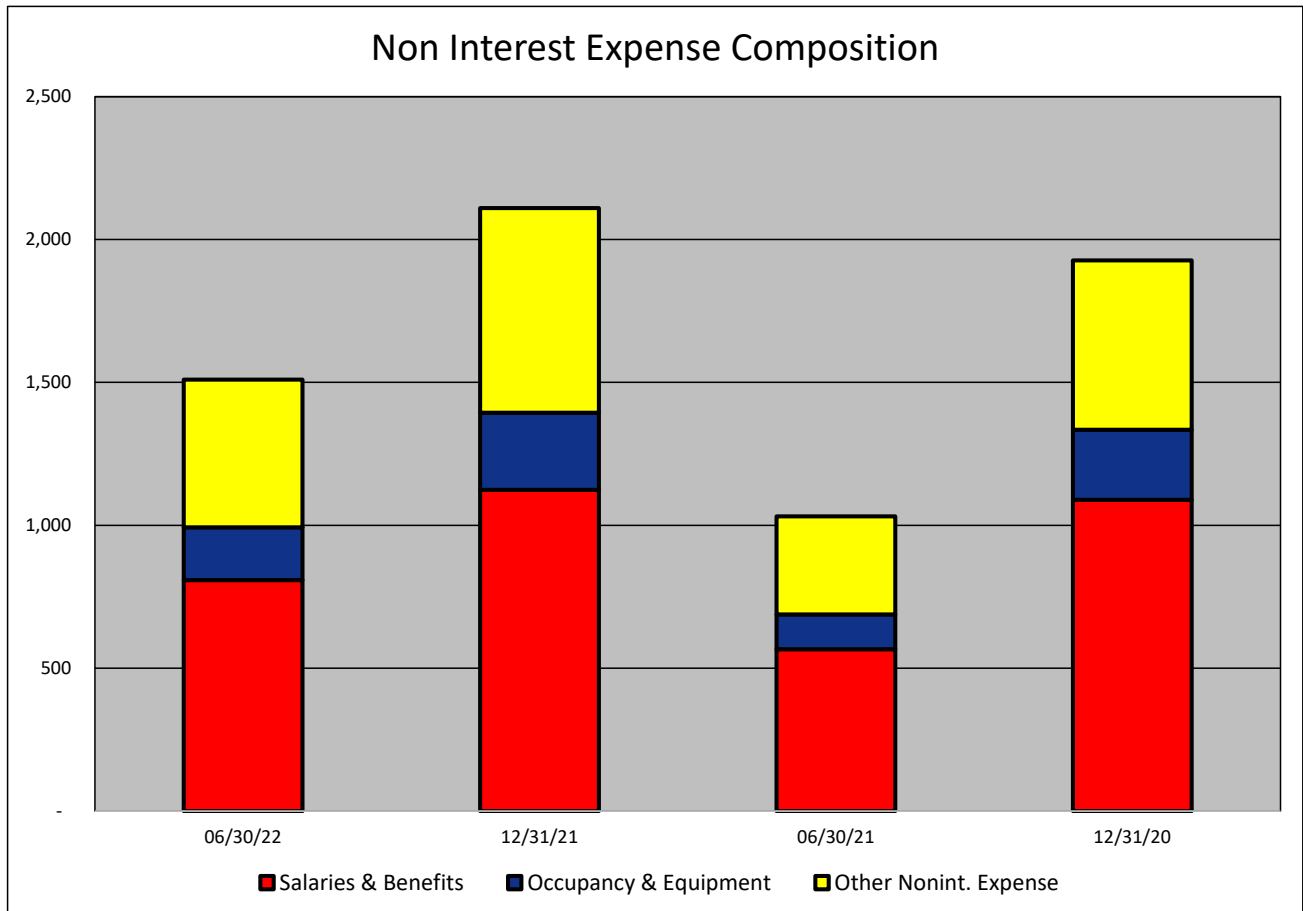


NONINTEREST EXPENSE COMPOSITION- The Warrington Bank
(Dollars in Thousands)

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

NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	808	1,124	566	1,089	242	42.76
Occupancy & Equipment	185	270	122	245	63	51.64
Other Nonint. Expense	517	716	343	593	174	50.73
Total Nonint. Expense	1,510	2,110	1,031	1,927	479	46.46



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

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
----------------------------	-----------	-----------	------

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
----------------------------	------	------	-------	-------	-------

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
----------------------------	-------	-------	-------

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
----------------------------	-----------	------	-------

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
----------------------------	------	------	-------	------

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
----------------------------	------	------	------	------

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
----------------------------	------	-------	------	------	-------

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
----------------------------	-------	------	------	------

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
----------------------------	-------	-------	-------	------	------

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
----------------------------	------	------	------	-------