

# The Warrington Bank

Pensacola, FL

Established

3/18/1953

## 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
<b>The Warrington Bank</b>	<b>190,899</b>
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
<b>The Warrington Bank</b>	<b>0.57</b>
Community State Bank	0.52
Pnb Community Bank	0.14

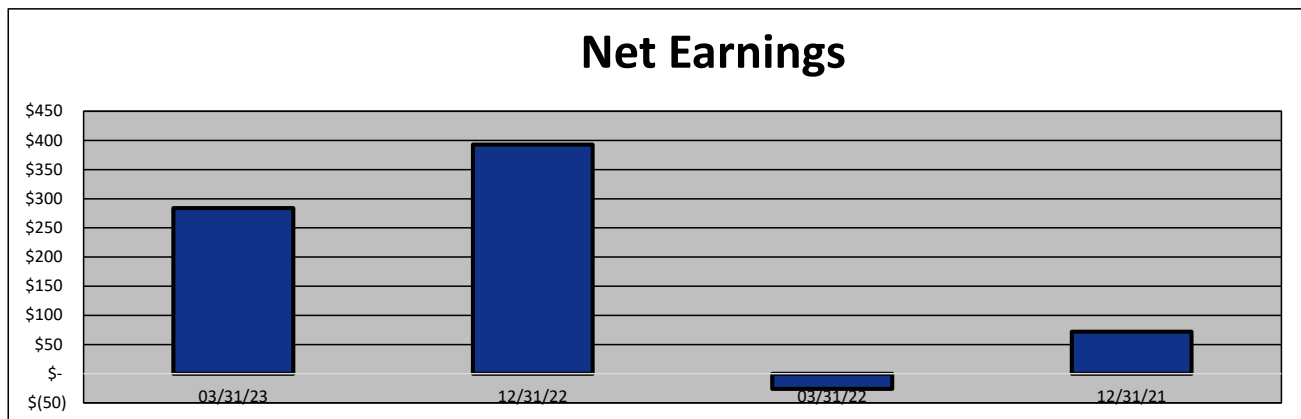
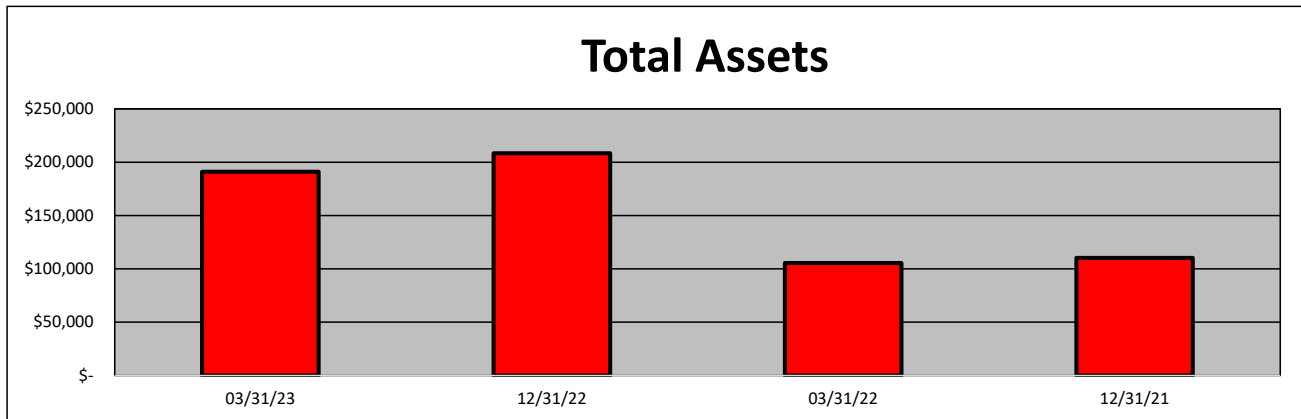
**EXECUTIVE SUMMARY - The Warrington Bank**  
(Percentage)

Period Ending	03/31/23	12/31/22	03/31/22	12/31/21	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	14.48	13.24	15.36	14.83	9.92	9.10
Leverage Ratio	13.91	13.17	15.29	14.74	11.01	10.20
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	18.60	15.33
Risk Based Ratio	0.00	0.00	0.00	0.00	19.49	16.19
Common Equity Tier 1 Capital Ratio	NA	0.00	0.00	0.00	18.60	15.33
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	30.90	25.02	22.64	22.29	60.06	61.91
Loans/Assets	26.36	21.69	19.14	18.98	49.99	53.56
Securities/Assets	71.60	68.13	65.79	64.10	20.52	29.34
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.57	0.22	(0.10)	0.07	0.23	1.06
Return on Avg Equity	4.11	1.65	(0.64)	0.43	6.95	14.53
Nonint Income/Avg Assets	0.18	0.27	0.25	0.24	0.88	0.67
Net Overhead Ratio	1.56	1.91	1.67	1.67	2.15	1.96
Efficiency Ratio	69.53	89.15	106.77	97.91	136.11	64.19
Assets (per million) per Employee	5.97	6.51	7.03	6.89	10.18	7.99
<b>ASSET QUALITY:</b>						
Allowance/Loans	0.90	1.01	1.23	1.18	1.39	1.28
Nonperforming Loans/Total Loans	0.36	0.40	0.00	0.00	0.53	1.02
Nonperforming Assets/Total Assets	0.09	0.09	0.00	0.00	0.32	0.53
Adjusted Texas Ratio	0.64	0.64	0.00	0.00	2.37	3.78
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	2.46	2.29	1.65	1.83	2.93	4.33
Cost of funds	0.17	0.10	0.09	0.10	0.30	1.06
Net interest margin	2.36	2.22	1.59	1.77	2.55	2.46
Avg Earning Assets/Avg Assets	98.65	98.00	97.08	96.99	91.48	95.08

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

<b>As of:</b>	<b>03/31/23</b>	<b>12/31/22</b>	<b>03/31/22</b>	<b>12/31/21</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	190,899	208,411	105,399	110,298	85,500	81.12
Cash and Equivalents	2,199	19,309	14,991	17,883	(12,792)	(85.33)
Securities	136,675	141,981	69,346	70,701	67,329	97.09
Loans, net	50,324	45,200	20,175	20,933	30,149	149.44
Deposit Accounts	162,861	180,664	89,117	93,906	73,744	82.75
Fed Funds & Repos	150	-	-	-	150	NA
Total Equity	27,640	27,590	16,188	16,359	11,452	70.74

<b>Period Ending</b>	<b>03/31/23</b>	<b>12/31/22</b>	<b>03/31/22</b>	<b>12/31/21</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	284	393	(26)	72	310	(1,192.31)
Interest Income	1,205	4,060	423	1,961	782	184.87
Interest Expense	51	114	15	68	36	240.00
Net Interest Income	1,154	3,946	408	1,893	746	182.84
Prov for Credit Losses	-	(40)	-	(50)	-	NA
Noninterest income	90	497	65	262	25	38.46
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	865	3,961	505	2,110	360	71.29
Net Operating Income	379	522	(32)	95	411	(1,284.38)
Income Taxes	95	129	(6)	23	101	(1,683.33)

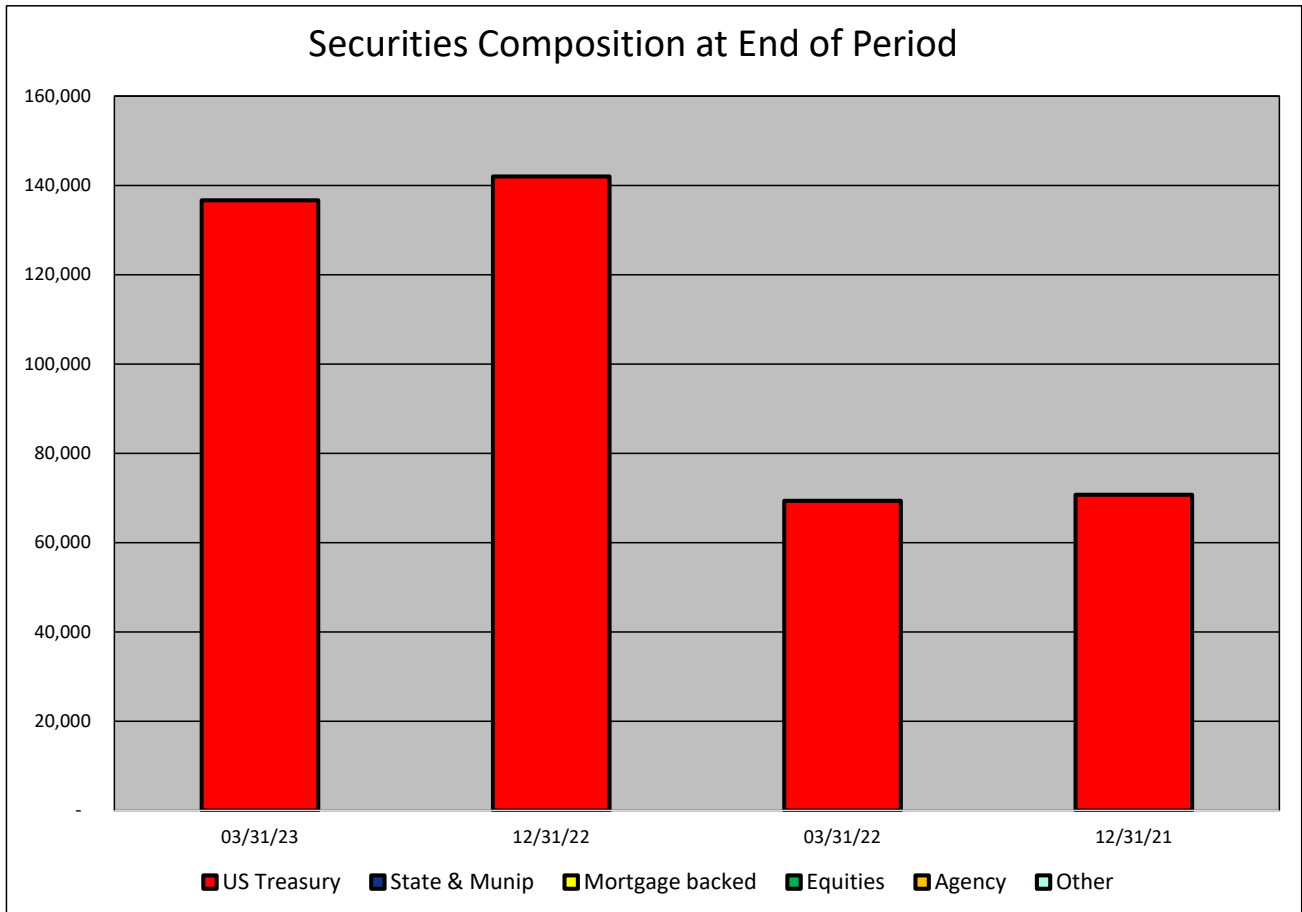


**SECURITIES COMPOSITION - The Warrington Bank**  
(Dollars in Thousands)

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	136,675	141,981	69,346	70,701	67,329	97.09
State & Munip	-	-	-	-	-	NA
Mortgage backed	-	-	-	-	-	NA
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>136,675</b>	<b>141,981</b>	<b>69,346</b>	<b>70,701</b>	<b>67,329</b>	<b>97.09</b>

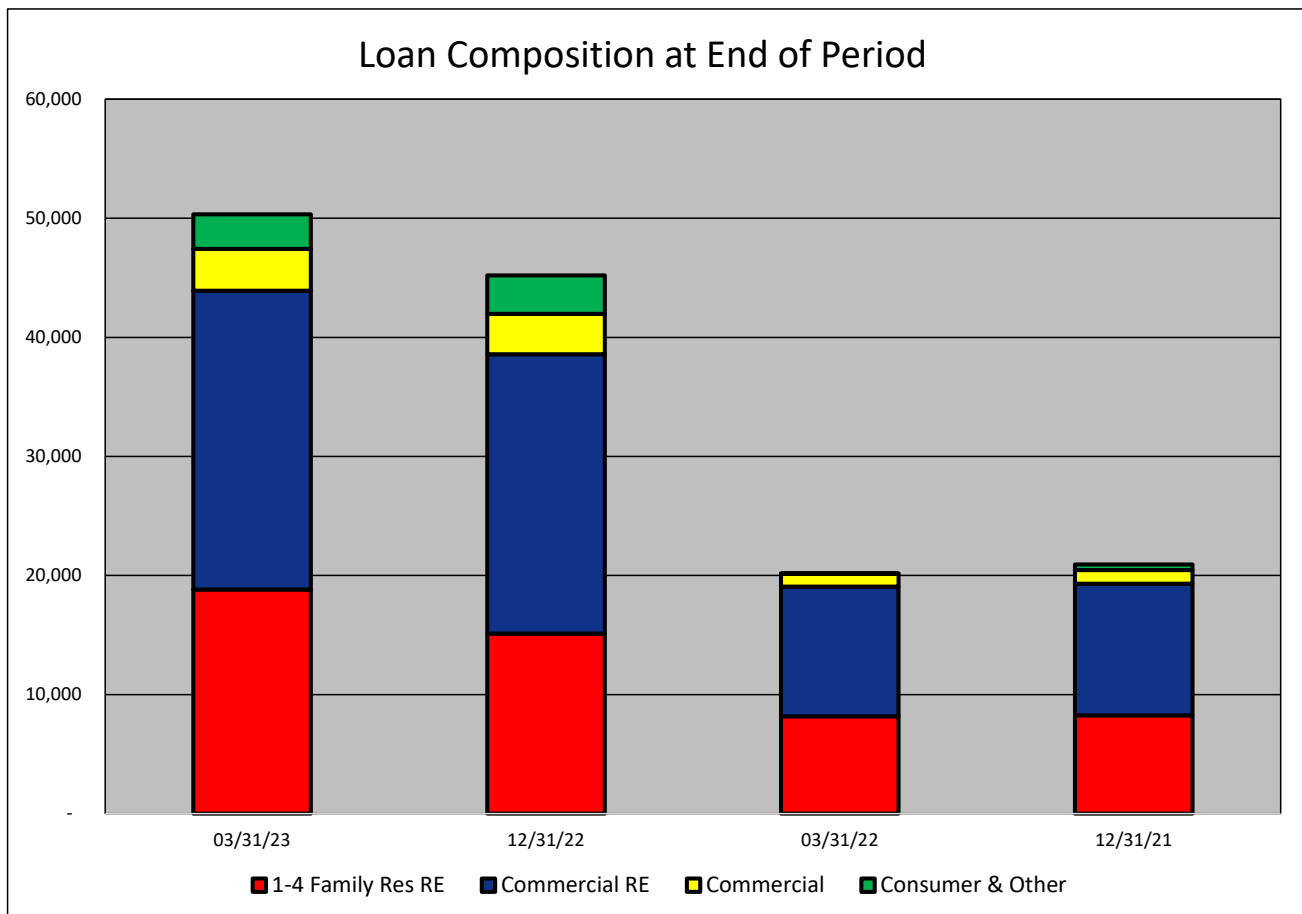


**LOAN PORTFOLIO COMPOSITION - The Warrington Bank**  
(Dollars in Thousands)

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

1-4 Family Res RE	18,812	15,116	8,167	8,265	10,645	130.34
Commercial RE	25,109	23,469	10,891	11,056	14,218	130.55
Commercial	3,504	3,395	1,091	1,132	2,413	221.17
Consumer & Other	2,899	3,220	26	480	2,873	11,050.00
<b>Loans, Net</b>	<b>50,324</b>	<b>45,200</b>	<b>20,175</b>	<b>20,933</b>	<b>30,149</b>	<b>149.44</b>



**LOAN PORTFOLIO QUALITY - The Warrington 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	455	248	248	298	207	83.47
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	-	-	-	-	NA
Provision Expense	-	(40)	-	(50)	-	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	247	-	-	-	NA
Ending Balance	455	455	248	248	207	83.47
	455	455	248	248	207	83.47

**NON-PERFORMING ASSETS:**

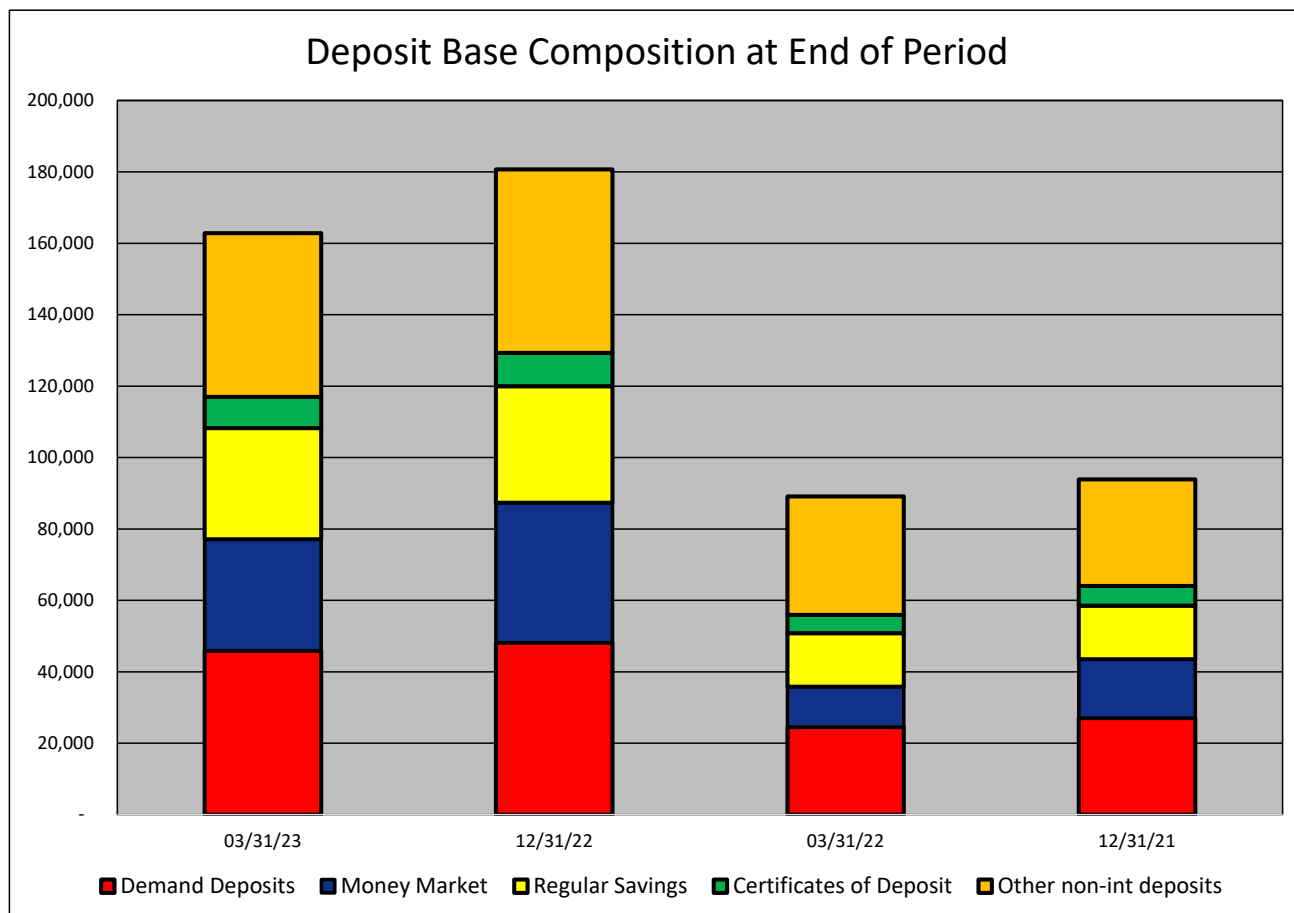
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	179	179	-	-	179	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	179	179	-	-	179	NA
	179	179	-	-	179	NA

**DEPOSIT BASE COMPOSITION - The Warrington 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:**

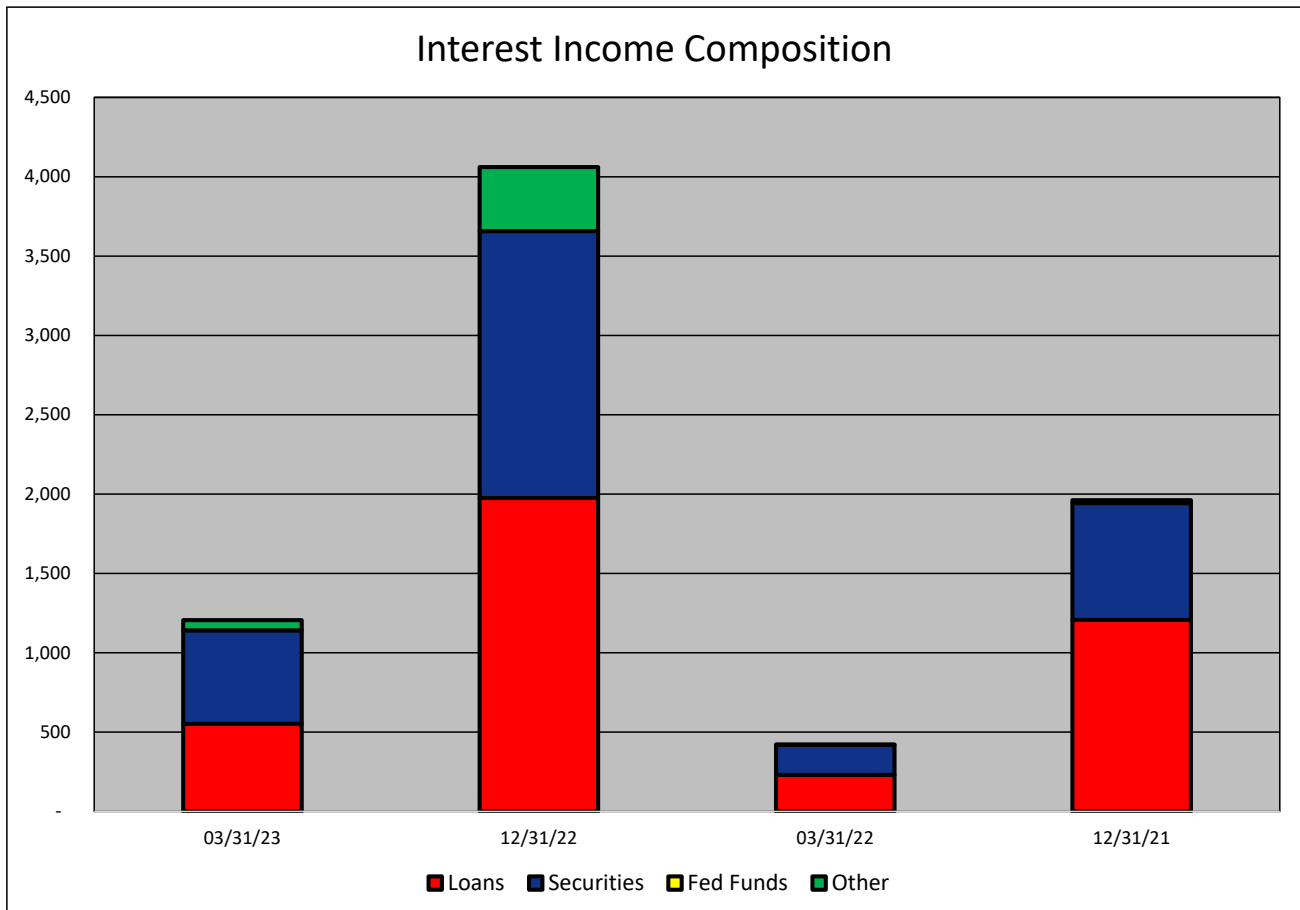
Demand Deposits	45,918	48,169	24,494	27,029	21,424	87.47
Money Market	31,205	39,189	11,333	16,480	19,872	175.35
Regular Savings	31,103	32,621	14,992	15,009	16,111	107.46
Certificates of Deposit	8,768	9,363	5,078	5,486	3,690	72.67
Other non-int deposits	45,867	51,322	33,220	29,902	12,647	38.07
<b>Total Deposits</b>	<b>162,861</b>	<b>180,664</b>	<b>89,117</b>	<b>93,906</b>	<b>73,744</b>	<b>82.75</b>





**INTEREST INCOME COMPOSITION- The Warrington Bank**  
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	553	1,976	231	1,207	322	139.39
Securities	588	1,682	188	736	400	212.77
Fed Funds	-	-	-	-	-	NA
Other	64	402	4	18	60	1,500.00
<b>Total Int Income</b>	<b>1,205</b>	<b>4,060</b>	<b>423</b>	<b>1,961</b>	<b>782</b>	<b>184.87</b>

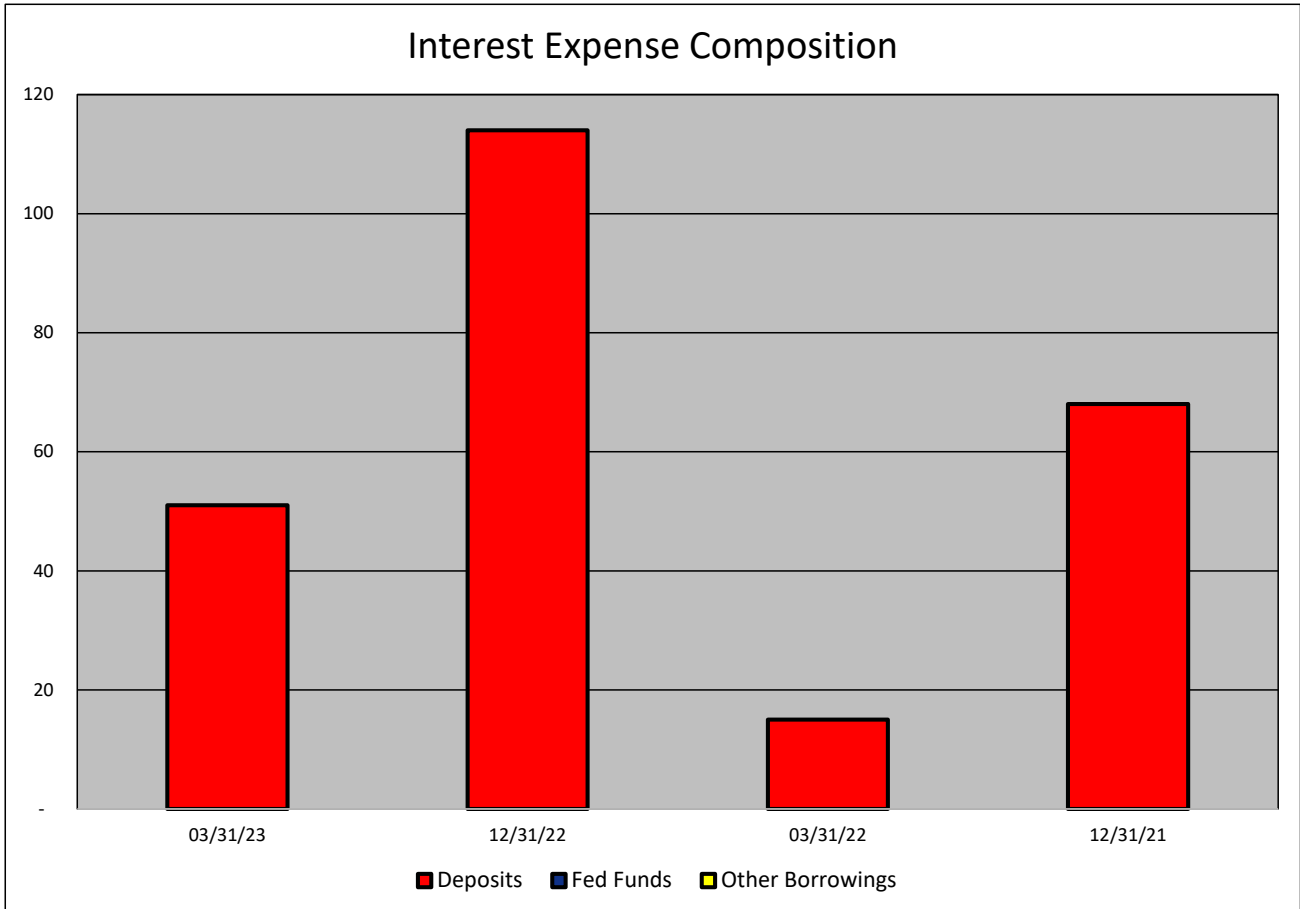


**INTEREST EXPENSE COMPOSITION- The Warrington Bank**  
(Dollars in Thousands)

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

Deposits	51	114	15	68	36	240.00
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
<b>Total Int Expense</b>	<b>51</b>	<b>114</b>	<b>15</b>	<b>68</b>	<b>36</b>	<b>240.00</b>

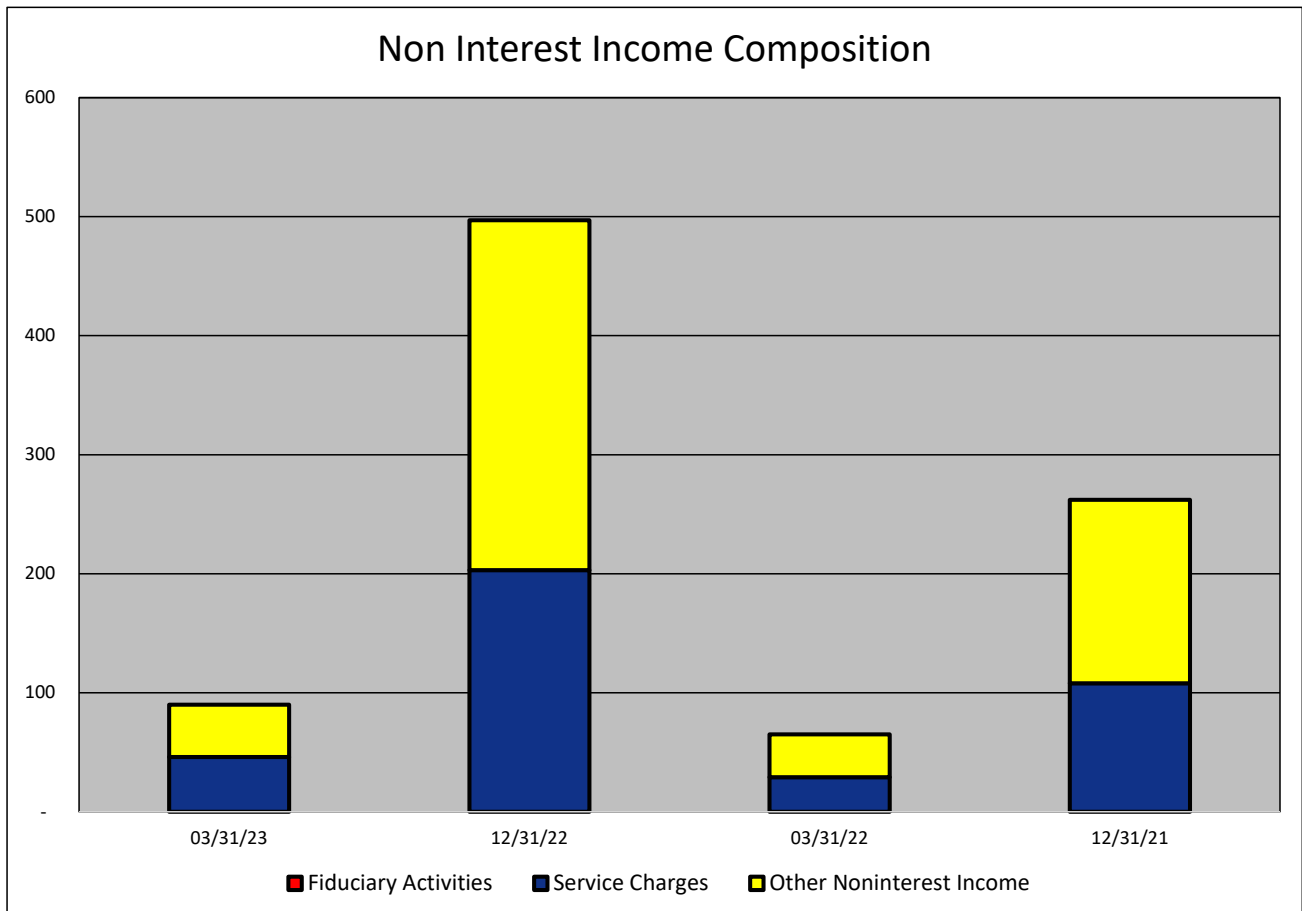


**NONINTEREST INCOME COMPOSITION- The Warrington Bank**  
(Dollars in Thousands)

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	46	203	29	108	17	58.62
Other Noninterest Income	44	294	36	154	8	22.22
<b>Total Nonint. Income</b>	<b>90</b>	<b>497</b>	<b>65</b>	<b>262</b>	<b>25</b>	<b>38.46</b>

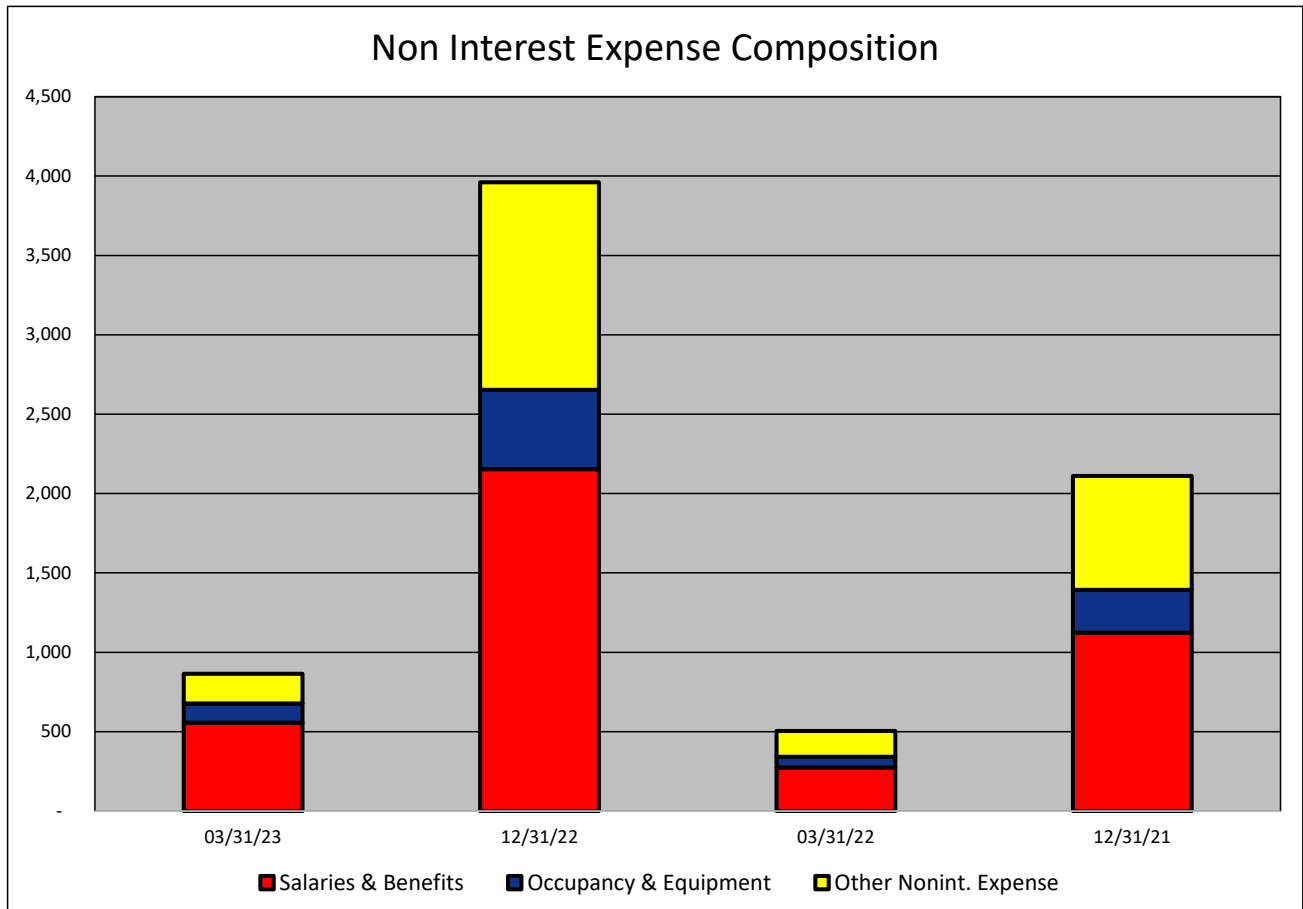


**NONINTEREST EXPENSE COMPOSITION- The Warrington Bank**  
(Dollars in Thousands)

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	557	2,153	274	1,124	283	103.28
Occupancy & Equipment	121	501	68	270	53	77.94
Other Nonint. Expense	187	1,307	163	716	24	14.72
<b>Total Nonint. Expense</b>	<b>865</b>	<b>3,961</b>	<b>505</b>	<b>2,110</b>	<b>360</b>	<b>71.29</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	190,899	105,399	<b>81.12</b>
Community State Bank	248,268	207,632	<b>19.57</b>
One Florida Bank	1,576,070	1,385,269	<b>13.77</b>
Lafayette State Bank	198,048	175,579	<b>12.80</b>
First Federal Bank	3,932,818	3,500,117	<b>12.36</b>
Capital City Bank	4,402,943	4,301,533	<b>2.36</b>
Peoples Bank Of Graceville	115,727	113,804	<b>1.69</b>
Pnb Community Bank	150,813	151,966	<b>(0.76)</b>
Tiaa, Fsb	36,801,333	37,942,771	<b>(3.01)</b>
Madison County Community Bank	170,134	178,599	<b>(4.74)</b>
Bank Of Pensacola	148,103	156,522	<b>(5.38)</b>
Prime Meridian Bank	816,173	866,103	<b>(5.76)</b>
Florida Capital Bank, National Association	457,959	508,355	<b>(9.91)</b>
Intracoastal Bank	495,345	551,554	<b>(10.19)</b>
Fnbt Bank	596,511	677,776	<b>(11.99)</b>
First National Bank Northwest Florida	178,980	216,417	<b>(17.30)</b>

<b>Select Peer Average</b>	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)

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

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

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

<b>Select Peer Average</b>	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	<b>48.41</b>	5.97
Intracoastal Bank	0.21	1.87	<b>52.25</b>	10.77
Fnbt Bank	1.00	1.36	<b>53.29</b>	7.46
Prime Meridian Bank	0.27	1.88	<b>53.87</b>	7.49
Peoples Bank Of Graceville	0.26	1.28	<b>56.52</b>	8.90
Madison County Community Bank	0.58	1.93	<b>61.23</b>	5.67
Bank Of Pensacola	0.19	1.40	<b>63.69</b>	13.46
Capital City Bank	2.07	1.60	<b>63.70</b>	5.71
One Florida Bank	0.08	2.03	<b>66.55</b>	9.98
Pnb Community Bank	0.30	2.80	<b>67.68</b>	3.97
Tiaa, Fsb	0.82	1.18	<b>69.03</b>	22.73
<b>The Warrington Bank</b>	<b>0.18</b>	<b>1.56</b>	<b>69.53</b>	<b>5.97</b>
Lafayette State Bank	1.25	2.56	<b>72.90</b>	3.88
First Federal Bank	1.52	1.41	<b>73.09</b>	6.19
Community State Bank	0.65	3.41	<b>76.17</b>	6.21
Florida Capital Bank, National Association	1.33	3.16	<b>79.15</b>	3.42

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

<b>Select Peer Average</b>	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	<b>4.15</b>	31.80	0.81	0.00	24.19
Pnb Community Bank	<b>4.01</b>	3.82	3.25	0.00	16.48
Lafayette State Bank	<b>3.45</b>	0.09	4.42	0.00	17.60
Capital City Bank	<b>1.92</b>	6.89	0.00	14.80	8.98
Madison County Community Bank	<b>1.73</b>	1.09	0.00	0.00	42.20
Bank Of Pensacola	<b>1.31</b>	6.38	0.00	51.10	0.00
Prime Meridian Bank	<b>1.27</b>	0.62	0.90	1.45	15.90
<b>The Warrington Bank</b>	<b>1.15</b>	<b>0.00</b>	<b>0.00</b>	<b>71.08</b>	<b>0.52</b>
One Florida Bank	<b>1.05</b>	18.93	0.00	0.00	8.82
First National Bank Northwest Florida	<b>0.95</b>	57.34	0.11	5.55	1.56
Florida Capital Bank, National Association	<b>0.92</b>	8.89	0.00	0.00	3.16
Intracoastal Bank	<b>0.88</b>	1.97	0.00	0.00	26.36
Peoples Bank Of Graceville	<b>0.79</b>	5.78	0.00	45.68	13.79
First Federal Bank	<b>0.62</b>	2.26	0.00	0.00	57.89
Fnbt Bank	<b>0.42</b>	32.13	0.00	30.16	0.00
Tiaa, Fsb	<b>0.11</b>	2.64	0.00	0.11	12.01

<b>Select Peer Average</b>	<b>1.55</b>	<b>11.29</b>	<b>0.59</b>	<b>13.75</b>	<b>15.59</b>
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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	<b>75.56</b>	0.48	0.00	0.03
Prime Meridian Bank	<b>74.26</b>	1.29	0.00	0.00
Pnb Community Bank	<b>69.68</b>	1.68	0.00	0.00
One Florida Bank	<b>69.55</b>	0.71	0.00	0.00
Tiaa, Fsb	<b>68.44</b>	0.08	0.02	0.09
Lafayette State Bank	<b>68.13</b>	2.71	0.00	0.00
Intracoastal Bank	<b>66.89</b>	1.19	0.00	0.00
Capital City Bank	<b>59.29</b>	2.42	0.00	2.18
Madison County Community Bank	<b>47.44</b>	3.18	0.00	0.00
Bank Of Pensacola	<b>40.07</b>	0.70	0.00	0.00
Fnbt Bank	<b>34.24</b>	1.78	0.00	0.00
First National Bank Northwest Florida	<b>33.39</b>	0.57	0.00	0.02
Peoples Bank Of Graceville	<b>33.01</b>	0.07	0.00	0.00
Community State Bank	<b>30.37</b>	1.59	0.53	5.18
<b>The Warrington Bank</b>	<b>26.12</b>	<b>0.62</b>	<b>0.00</b>	<b>0.00</b>
First Federal Bank	<b>25.88</b>	1.02	0.00	5.23

<b>Select Peer Average</b>	<b>51.40</b>	<b>1.26</b>	<b>0.03</b>	<b>0.80</b>
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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	<b>60.23</b>	34.53	94.76	0.00	5.24
Community State Bank	<b>46.98</b>	53.02	100.00	0.00	0.00
Bank Of Pensacola	<b>42.97</b>	57.03	100.00	0.00	0.00
Capital City Bank	<b>42.42</b>	56.26	98.68	0.11	1.21
Lafayette State Bank	<b>38.15</b>	57.32	95.47	0.00	4.53
One Florida Bank	<b>29.34</b>	70.54	99.88	0.00	0.12
Pnb Community Bank	<b>29.20</b>	70.80	100.00	0.00	0.00
Intracoastal Bank	<b>29.16</b>	70.84	100.00	0.00	0.00
First National Bank Northwest Florida	<b>28.25</b>	71.75	100.00	0.00	0.00
The Warrington Bank	<b>28.17</b>	71.74	99.91	0.09	0.00
Prime Meridian Bank	<b>27.30</b>	70.24	97.54	0.00	2.46
Madison County Community Bank	<b>24.44</b>	73.97	98.40	1.60	0.00
Peoples Bank Of Graceville	<b>23.44</b>	76.56	100.00	0.00	0.00
First Federal Bank	<b>9.66</b>	88.55	98.21	0.00	1.79
Fnbt Bank	<b>4.58</b>	95.42	100.00	0.00	0.00
Tiaa, Fsb	<b>2.03</b>	74.62	76.65	0.00	23.35

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

<b>Select Peer Average</b>	4.33	1.06	2.46	95.08
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