

SASB Index

The index below includes the Consumer Banks, Consumer Finance, and Mortgage Finance Sustainability Accounting Standards Board (SASB) standards, as they are relevant to the Company's business. All data is for the year ended December 31, 2022. For additional information about the Company's financial performance, please refer to the Company's annual report 10-K, annual proxy report, quarterly reports 10-Q, and other earnings materials located on our Investor Relations webpage.

¹Certain information may not be disclosed within the index if it is not considered material, is privileged or confidential, or is not currently collected by the Company in a manner consistent with the related SASB metric.

Topic	Accounting Metric	Response	SASB Code	Source(s)
Commercial Bank Standards				
Data Security	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	Lake City Bank did not experience any material breaches in 2022. Any material breaches would be reported appropriately in an 8-K filing.	FN-CB-230a.1	LCB Investor Relations Webpage
	Description of approach to identifying and addressing data security risks	See the Lake City Bank Corporate Social Responsibility Webpage - Protecting our Customers and Their Data.	FN-CB-230a.1	CSR Webpage - Protecting our Customers and Their Data
Financial Inclusion and Capacity Building	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	(1) 3,213 loans (2) \$449,889,000 Call Report Schedule RC-C Part II, Items 3 and 4 (page 27).	FN-CB-240a.1	Q4 2022 Call Report
	(1) Number and (2) amount of past due and non-accrual loans qualified to programs designed to promote small business and community development	The 10-K Annual Report, Note 4 - Allowance for Credit Losses and Credit Quality (page 83), provides an overview of nonaccrual and past due loans for each segment of our loan portfolio.	FN-CB-240a.2	Form 10-K Annual Report
	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	466 Total includes Getting Ahead and Start Fresh checking accounts. The Getting Ahead checking account is utilized after the completion of the How Money Smart Are You program from the FDIC or receiving a Certificate of Achievement by attending financial literacy classes. The account has no minimum opening deposit, no monthly maintenance fee, no Overdraft fee, and became a Bank On certified account in January 2023. The Start Fresh checking account offers a low \$7 monthly maintenance fee (if direct deposit posts and clears during statement cycle).	FN-CB-240a.3	
	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	See the Lake City Bank Corporate Social Responsibility Webpage - Supporting Financial Literacy	FN-CB-240a.4	CSR Webpage - Supporting Financial Literacy
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis	Commercial and industrial credit exposure, by industry	Lake City Bank holds a highly diversified loan portfolio that has grown organically and conservatively with no focus on high-risk, high-reward industry concentrations. The 10 largest industry concentrations include: Agriculture & Agribusiness, Multifamily Housing, Nursing Homes & Assisted Living, Automobile Dealers, Hotels, Plastics Product Manufacturing, Durable Goods Merchant Wholesalers, Self-Storage, and Restaurants.	FN-CB-410a.1	2022 4th Quarter Investor Presentation
	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	Lake City Bank considers many factors when underwriting loans that could impact the ability of a business to satisfy payment requirements. We will conform our underwriting process as ESG risks are identified in certain businesses or industries in order to mitigate the risks posed to the bank and our borrowers.	FN-CB-410a.2	

Topic	Accounting Metric	Response	SASB Code	Source(s)
Commercial Bank Standards, contd.				
Business Ethics	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	Lake City Bank has no material pending legal proceedings, other than any already disclosed or ordinary routine litigation incidental to the business of the Company. Any material litigation would be reported appropriately in our 10-K Annual Report, Item 3 - Legal Proceedings (page 25).	FN-CB-510a.1	Form 10-K Annual Report
	Description of whistleblower policies and procedures	The Lake City Bank Whistleblower Policy details the procedures for the receipt, treatment, reporting and retention of complaints and investigations regarding accounting, internal accounting controls or auditing matters.	FN-CB-510a.2	Whistleblower Policy
Systemic Risk Management	Global Systemically Important Bank (G-SIB) score, by category	According to the Basel Committee on Banking Supervision's assessment methodology, Lake City Bank is not considered to be a G-SIB and, accordingly, does not have a G-SIB score.	FN-CB-550a.1	
	Description or approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	Lake City Bank regularly performs stress testing on varying factors for multiple scenarios on both capital and earnings. The results of these stress tests are presented to the Board of Directors on a regular basis for discussion impacting both short and long-term planning. See discussions of capital in the 10-K Annual Report, Item 1 - The Role of Capital (pages 7-9) and Note 15 - Capital Requirements and Restrictions on Retained Earnings (pages 111-112).	FN-CB-550a.2	Form 10-K Annual Report
Activity Metrics	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	The dollar value of our consumer deposit products can be located in the Call Report Schedule RC-E, Items 1-7 (page 29).	FN-CB-000.A	Q4 2022 Call Report
	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	The 10-K Annual Report, Note 3 - Loans (page 78), provides the distribution of Lake City Bank's loan portfolio by segment and class.	FN-CB-000.B	Form 10-K Annual Report
Consumer Finance Standards				
Customer Privacy	Number of account holders whose information is used for secondary purposes	Lake City Bank does not sell customer data to third parties. See the Lake City Bank Corporate Social Responsibility Webpage - Data Privacy and Information Security.	FN-CF-220a.1	CSR Webpage - Data Privacy and Information Security
	Total amount of monetary losses as a result of legal proceedings associated with customer privacy	Lake City Bank has no material pending legal proceedings, other than any already disclosed or ordinary routine litigation incidental to the business of the Company. Any material litigation would be reported appropriately in our 10-K Annual Report, Item 3 - Legal Proceedings (page 25).	FN-CF-220a.2	Form 10-K Annual Report
Data Security	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	Lake City Bank did not experience any material breaches in 2022. Any material breaches would be reported appropriately in our 10-K Annual Report.	FN-CF-230a.1	Form 10-K Annual Report
	Card-related fraud losses from (1) card-not present fraud and (2) card-present and other fraud	Lake City Bank did not experience any material card-related fraud losses in 2022. Any material card-related fraud losses would be reported appropriately in our 10-K Annual Report.	FN-CF-230a.2	Form 10-K Annual Report
	Description of approach to identifying and addressing data security risks	See the Lake City Bank Corporate Social Responsibility Webpage - Cybersecurity Practice and Policy	FN-CF-230a.3	CSR Webpage - Cybersecurity Practice and Policy

Topic	Accounting Metric	Response	SASB Code	Source(s)
Consumer Finance Standards, contd.				
Selling Practices	Percentage of total remuneration for covered employees that is variable and linked to the amount of products and services sold	Lake City Bank sets clear, focused and transparent targets. Only a small percentage of retail employee compensation is based on sales performance, the majority is salary. Customers are not required to open or maintain a certain number of accounts.	FN-CF-270a.1	
	Approval rate for (1) credit and (2) pre-paid products for applicants with FICO scores above and below 660	Not disclosed. ¹	FN-CF-270a.2	
	(1) Average fees from add-on products, (2) average APR, (3) average age of accounts, (4) average number of trade lines, and (5) average annual fees for pre-paid products, for customers with FICO scores above and below 660	Not disclosed. ¹	FN-CF-270a.3	
	(1) Number of complaints filed with the Consumer Financial Protection Bureau (CFPB), (2) percentage with monetary or non-monetary relief, (3) percentage disputed by consumer, (4) percentage that resulted in investigation by the CFPB	There were no complaints filed with the CFPB against Lake City Bank in 2022. Data on complaints filed with the CFPB can be accessed through the CFPB's Consumer Complaint Database.	FN-CF-270a.4	
	Total amount of monetary losses as a result of legal proceedings associated with selling and servicing of products	Lake City Bank has no material pending legal proceedings, other than any already disclosed or ordinary routine litigation incidental to the business of the Company. Any material litigation would be reported appropriately in our 10-K Annual Report, Item 3 - Legal Proceedings (page 25).	FN-CF-270a.5	Form 10-K Annual Report
Activity Metrics	Number of unique consumers with an active (1) credit card account and (2) pre-paid debit card account	Not disclosed. ¹	FN-CF-000.A	
	Number of (1) credit card accounts and (2) pre-paid debit card accounts	(1) 21,310 (2) 96	FN-CF-000.B	
Mortgage Finance Standards				
Lending Practices	(1) Number and (2) value of residential mortgages of the following types: (a) Hybrid or Option Adjustable- rate Mortgages (ARM), (b) Prepayment Penalty, (c) Higher Rate, (d) Total, by FICO scores above or below 660	Not disclosed. ¹	FN-MF-270a.1	
	(1) Number and (2) value of (a) residential mortgage modifications, (b) foreclosures, and (c) short sales or deeds in lieu of foreclosure, by FICO scores above and below 660	Not disclosed. ¹	FN-MF-270a.2	
	Total amount of monetary losses as a result of legal proceedings associated with communications to customers or remuneration of loan originators	Lake City Bank has no material pending legal proceedings, other than any already disclosed or ordinary routine litigation incidental to the business of the Company. Any material litigation would be reported appropriately in our 10-K Annual Report, Item 3 - Legal Proceedings (page 25).	FN-MF-270a.3	Form 10-K Annual Report
	Description of remuneration structure of loan originators	The compensation of Lake City Bank's mortgage originators and mortgage processors is majority salary, with only a small portion based on mortgage commission. Our incentive plans align with the bank's Core Values, avoiding inappropriate risk and unethical conduct.	FN-MF-270a.4	

Topic	Accounting Metric	Response	SASB Code	Source(s)
Mortgage Finance Standards, contd.				
Discriminatory Lending	(1) Number, (2) value, and (3) weighted average Loan-To-Value (LTV) ratio of mortgages issued to (a) minority and (b) all other borrowers, by FICO scores above and below 660	Not disclosed. ¹	FN-MF-270b.1	
	Total amount of monetary losses as a result of legal proceedings associated with discriminatory mortgage lending	Lake City Bank has no material pending legal proceedings, other than any already disclosed or ordinary routine litigation incidental to the business of the Company. Any material litigation would be reported appropriately in our 10-K Annual Report, Item 3 - Legal Proceedings (page 25).	FN-MF-270b.2	Form 10-K Annual Report
	Description of policies and procedures for ensuring nondiscriminatory mortgage origination	Lake City Bank is committed to the practice of fair lending and assuring compliance with the anti-discrimination standards contained in the Equal Credit Opportunity Act and the Fair Housing Act. Our comprehensive Fair Lending Program includes a Fair Lending Policy, separate fair lending and redlining risk assessments, an independent Fair Lending Committee, an annual self-assessment and additional targeted reviews as deemed necessary to ensure our products are offered on a fair, reasonable and transparent basis to existing and prospective customers.	FN-MF-270b.3	
Environmental Risk to Mortgaged Properties	(1) Number and (2) value of mortgage loans in 100-year flood zones	(1) 66 (2) 19,770,000	FN-MF-450a.1	
	(1) Total expected loss and (2) Loss Given Default (LGD) attributable to mortgage loan default and delinquency due to weather related natural catastrophes, by geographic region	Not disclosed. ¹	FN-MF-450a.2	
	Description of how climate change and other environmental risks are incorporated into mortgage origination and underwriting	Lake City Bank considers many factors when underwriting loans that could impact the ability of a customer to satisfy payment requirements. We will conform our mortgage origination process as ESG risks are identified in order to mitigate the risks posed to the bank and our borrowers.	FN-MF-450a.3	
Activity Metrics	(1) Number and (2) value of mortgages originated by category: (a) residential and (b) commercial	The 10-K Annual Report, Note 4 - Allowance for Credit Losses and Credit Quality (page 81), provides an overview of our loan portfolio by loan segment and origination date.	FN-MF-000.A	Form 10-K Annual Report
	(1) Number and (2) value of mortgages purchased by category: (a) residential and (b) commercial	Not disclosed. ¹	FN-MF-000.B	