

# Optimumbank

Fort Lauderdale, FL

Established

11/1/2000

## 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  
*Treasure Coast Group*

For the six months June 30, 2022

Institution name	Total Assets (\$'000's)
Seacoast National Bank	10,811,872
Marine Bank & Trust Company	591,080
American National Bank	547,524
Flagler Bank	480,820
Optimumbank	464,649
Paradise Bank	416,402
Desjardins Bank, National Association	390,217
Community Bank Of The South	259,466
Anchor Bank	234,674
Natbank, National Association	220,130
Bank Of Belle Glade	154,334
Cypress Bank & Trust	112,436
Locality Bank	72,487

Institution name	Return on Avg Assets (%)
Flagler Bank	1.94
Paradise Bank	1.62
Optimumbank	1.07
Seacoast National Bank	1.00
American National Bank	0.97
Marine Bank & Trust Company	0.88
Community Bank Of The South	0.73
Desjardins Bank, National Association	0.55
Anchor Bank	0.43
Natbank, National Association	0.38
Bank Of Belle Glade	0.31
Cypress Bank & Trust	(2.58)
Locality Bank	(15.89)

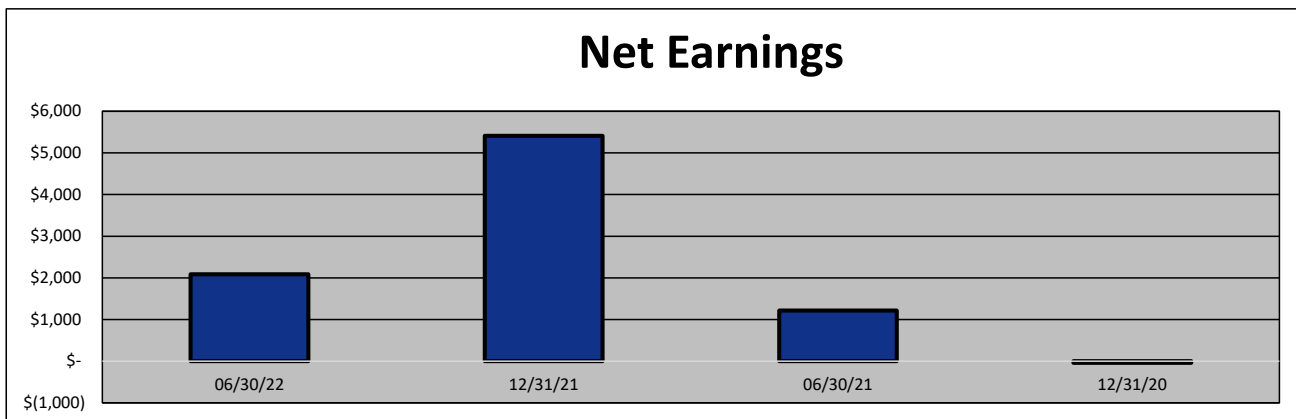
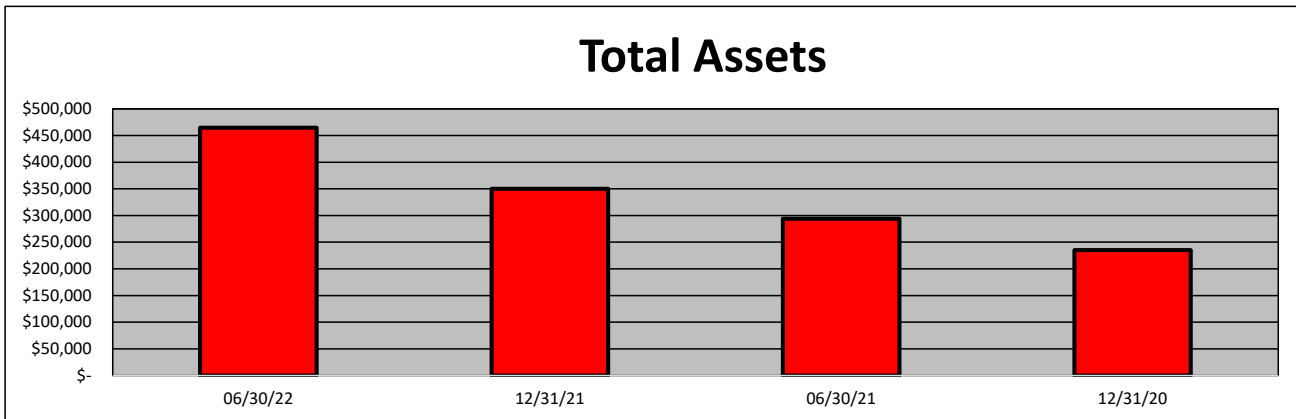
**EXECUTIVE SUMMARY - OptimumBank**  
(Percentage)

Period Ending	06/30/22	12/31/21	06/30/21	12/31/20	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	9.82	10.39	10.26	8.17	10.08	12.19
Leverage Ratio	12.85	10.69	11.30	9.00	10.09	14.70
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	16.44	18.53
Risk Based Ratio	0.00	0.00	0.00	0.00	17.29	19.22
Common Equity Tier 1 Capital Ratio	NA	0.00	0.00	0.00	16.42	18.53
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	102.81	85.63	78.98	80.82	64.07	66.93
Loans/Assets	76.01	71.70	65.67	65.71	52.71	54.47
Securities/Assets	6.00	10.12	8.07	9.49	17.27	14.33
<b>PROFITABILITY:</b>						
Return on Avg Assets	1.07	1.88	0.93	(0.02)	0.67	(0.66)
Return on Avg Equity	9.72	19.15	10.08	(0.30)	9.14	5.42
Nonint Income/Avg Assets	0.73	0.62	0.37	0.16	0.86	1.06
Net Overhead Ratio	1.44	1.53	1.69	2.40	1.91	2.94
Efficiency Ratio	50.19	55.12	62.80	81.88	225.75	131.52
Assets (per million) per Employee	11.06	9.21	9.19	8.70	9.27	9.09
<b>ASSET QUALITY:</b>						
Reserves/Loans	1.20	1.22	1.16	1.23	1.36	1.11
Nonperforming Loans/Total Loans	0.00	0.00	0.00	1.42	0.69	0.13
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.93	0.47	0.09
Adjusted Texas Ratio	0.00	0.00	0.00	10.37	3.38	1.00
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	4.02	3.89	3.69	4.23	3.18	3.00
Cost of funds	0.50	0.55	0.61	1.23	0.42	0.32
Net interest margin	3.75	3.54	3.28	3.22	2.61	3.16
Avg Earning Assets/Avg Assets	95.69	92.53	88.98	92.32	90.17	92.58

**SELECTED FINANCIAL DATA - OptimumBank**  
(Dollars in Thousands)

<b>As of:</b>	<b>06/30/22</b>	<b>12/31/21</b>	<b>06/30/21</b>	<b>12/31/20</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	464,649	350,039	293,954	234,939	170,695	58.07
Cash and Equivalents	77,268	58,968	74,144	54,625	3,124	4.21
Securities	27,859	35,433	23,723	22,293	4,136	17.43
Loans, net	353,191	250,976	193,036	154,375	160,155	82.97
Deposit Accounts	343,541	293,103	244,419	191,019	99,122	40.55
Fed Funds & Repos	5,000	-	-	-	5,000	NA
Total Equity	45,624	36,363	30,164	19,192	15,460	51.25

<b>Period Ending</b>	<b>06/30/22</b>	<b>12/31/21</b>	<b>06/30/21</b>	<b>12/31/20</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	2,088	5,412	1,214	(42)	874	71.99
Interest Income	7,488	10,360	4,266	6,716	3,222	75.53
Interest Expense	508	916	477	1,601	31	6.50
Net Interest Income	6,980	9,444	3,789	5,115	3,191	84.22
Prov for Loan Loss	1,384	1,173	374	1,020	1,010	270.05
Noninterest income	1,414	1,775	480	283	934	194.58
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	4,213	6,184	2,681	4,420	1,532	57.14
Net Operating Income	2,797	3,862	1,214	(42)	1,583	130.40
Income Taxes	709	(1,550)	-	-	709	NA

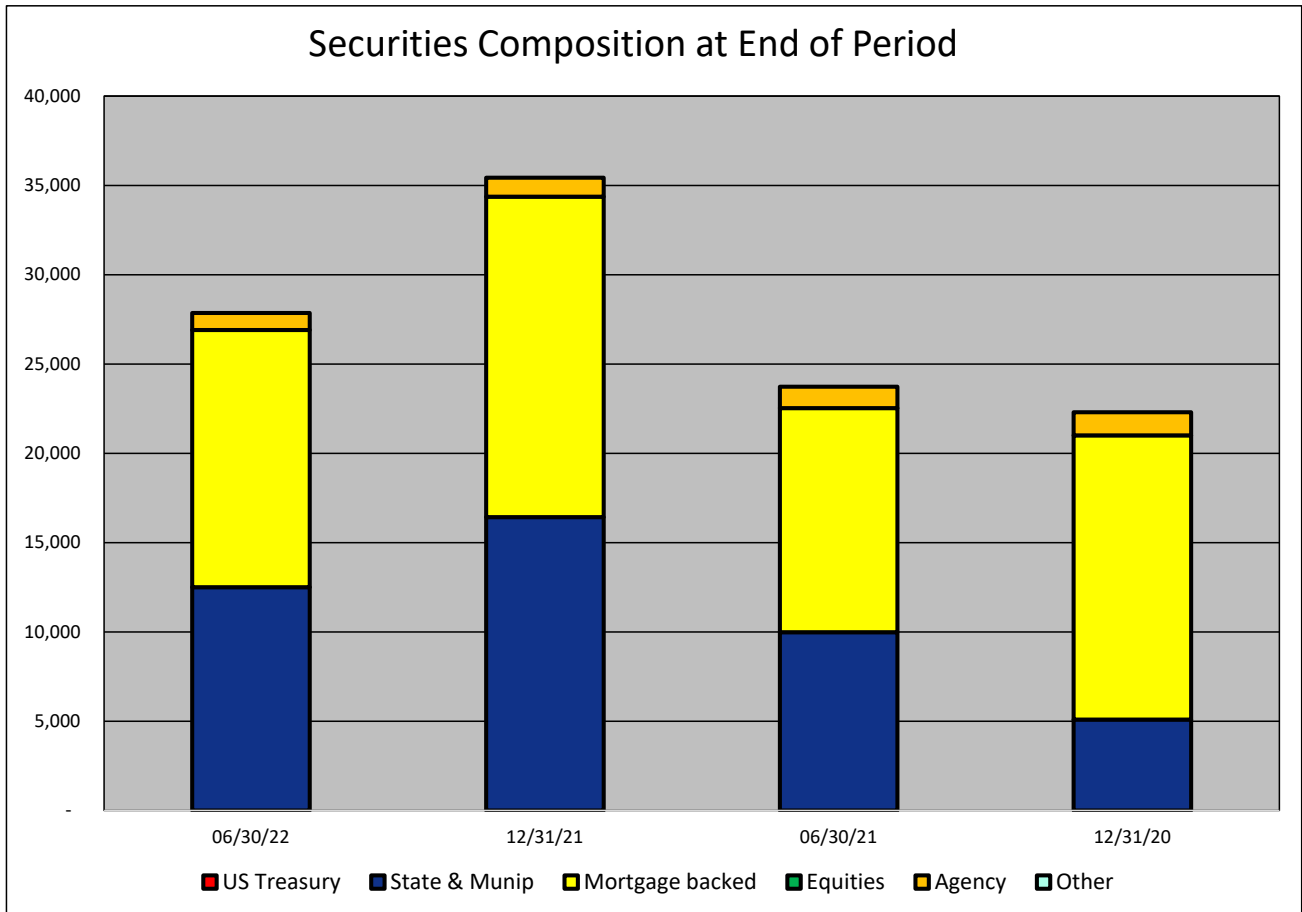


**SECURITIES COMPOSITION - OptimumBank**  
(Dollars in Thousands)

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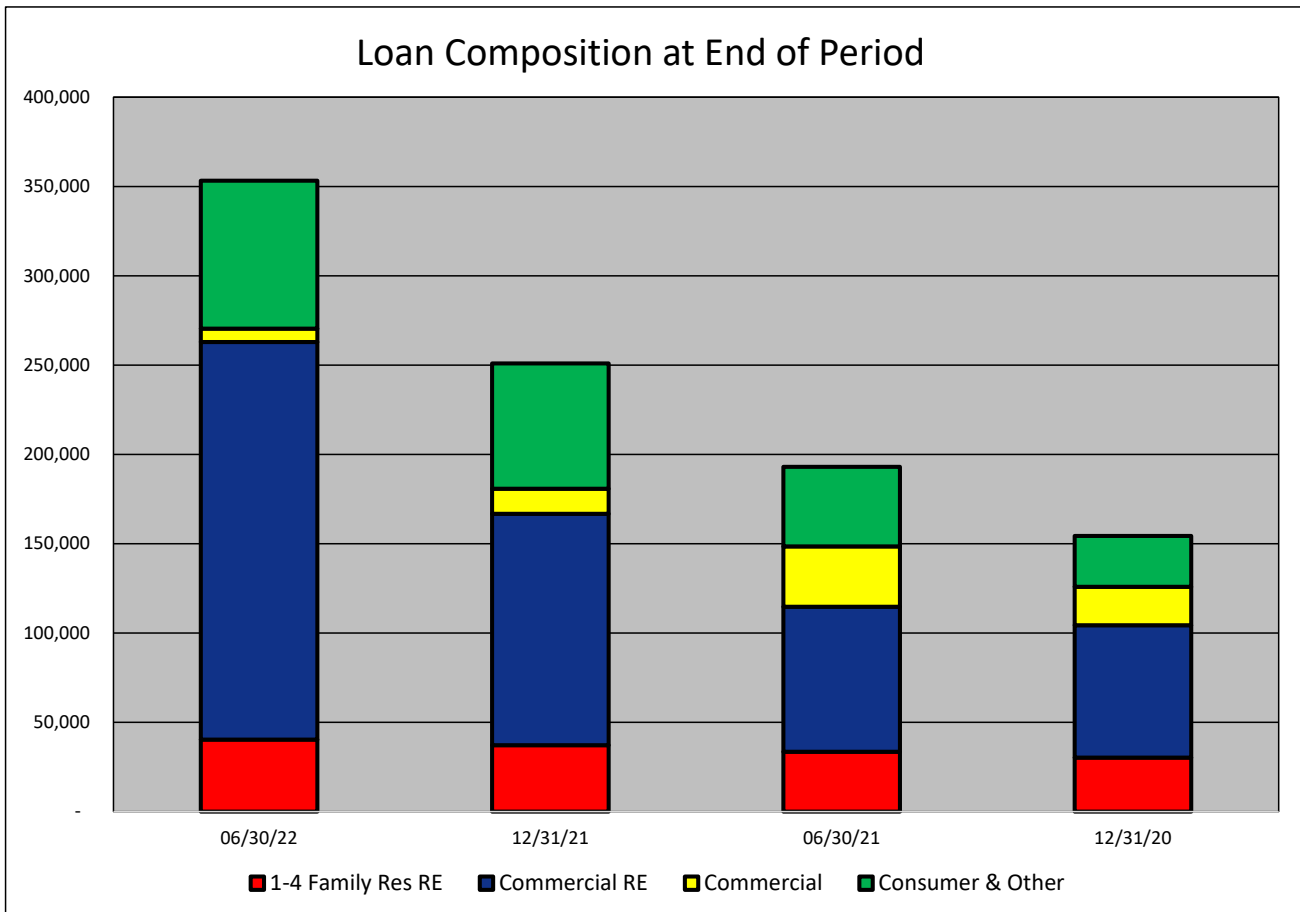
**SECURITIES CATEGORY:**

US Treasury	-	-	-	-	-	NA
State & Munip	12,496	16,427	9,981	5,085	2,515	25.20
Mortgage backed	14,404	17,934	12,551	15,912	1,853	14.76
Equities	-	-	-	-	-	NA
Agency	959	1,072	1,191	1,296	(232)	(19.48)
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>27,859</b>	<b>35,433</b>	<b>23,723</b>	<b>22,293</b>	<b>4,136</b>	<b>17.43</b>



**LOAN PORTFOLIO COMPOSITION - OptimumBank**  
(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	40,320	37,188	33,509	30,303	6,811	20.33
Commercial RE	222,653	129,555	81,165	74,074	141,488	174.32
Commercial	7,444	13,985	33,882	21,463	(26,438)	(78.03)
Consumer & Other	82,774	70,248	44,480	28,535	38,294	86.09
<b>Loans, Net</b>	<b>353,191</b>	<b>250,976</b>	<b>193,036</b>	<b>154,375</b>	<b>160,155</b>	<b>82.97</b>



**LOAN PORTFOLIO QUALITY - OptimumBank**  
(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	3,075	1,906	1,906	2,009	1,169	61.33
Total Recoveries	85	273	42	62	43	102.38
Total Charge-offs	301	277	90	1,185	211	234.44
Provision Expense	1,384	1,173	374	1,020	1,010	270.05
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	4,243	3,075	2,232	1,906	2,011	90.10

**NON-PERFORMING ASSETS:**

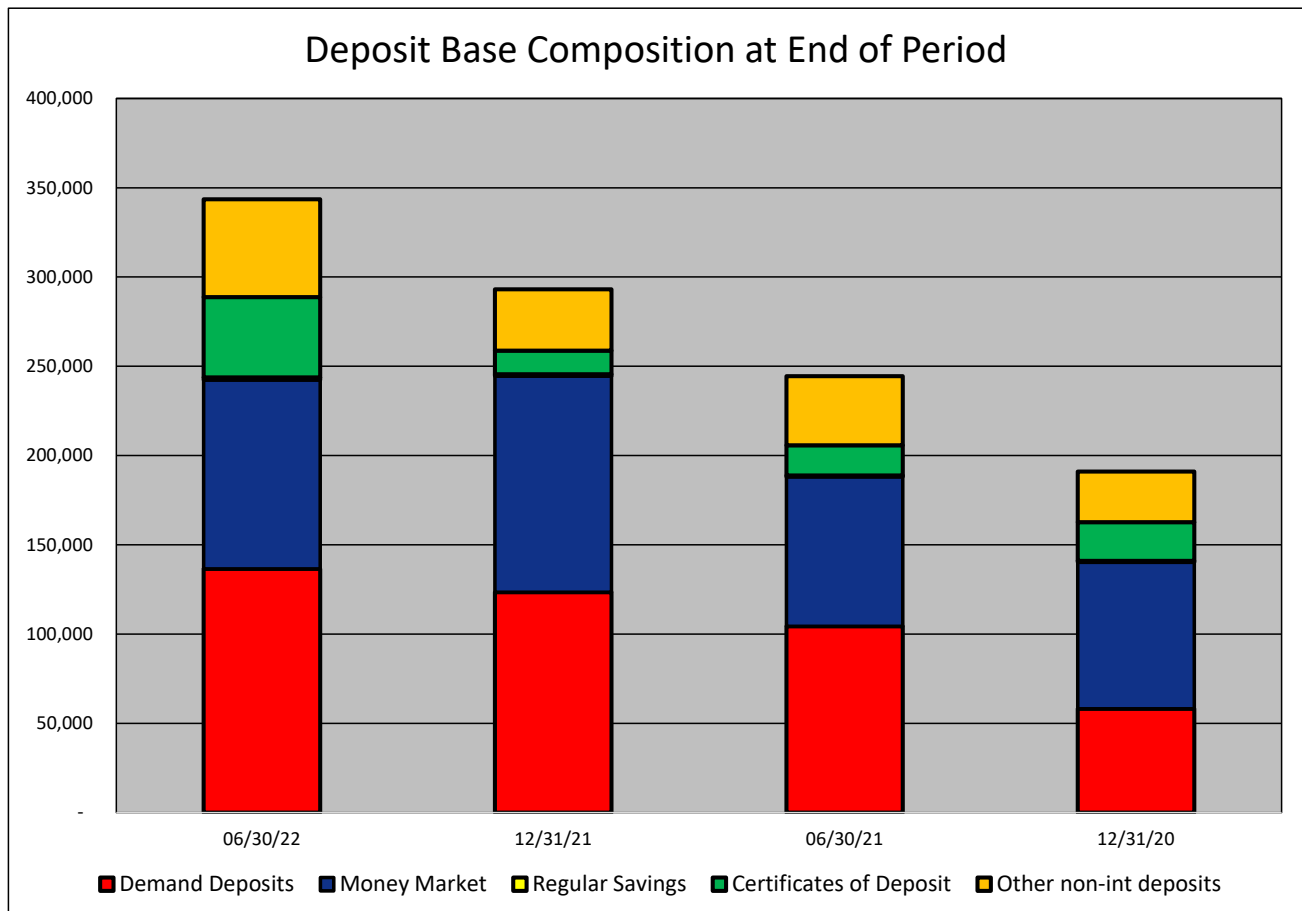
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	2,187	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	-	2,187	-	NA

**DEPOSIT BASE COMPOSITION - OptimumBank**  
(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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**DEPOSIT BASE CATEGORY:**

Demand Deposits	136,502	123,500	104,356	58,088	32,146	30.80
Money Market	105,922	121,083	83,812	82,190	22,110	26.38
Regular Savings	1,376	936	659	710	717	108.80
Certificates of Deposit	44,988	13,236	16,874	21,742	28,114	166.61
Other non-int deposits	54,753	34,348	38,718	28,289	16,035	41.41
<b>Total Deposits</b>	<b>343,541</b>	<b>293,103</b>	<b>244,419</b>	<b>191,019</b>	<b>99,122</b>	<b>40.55</b>



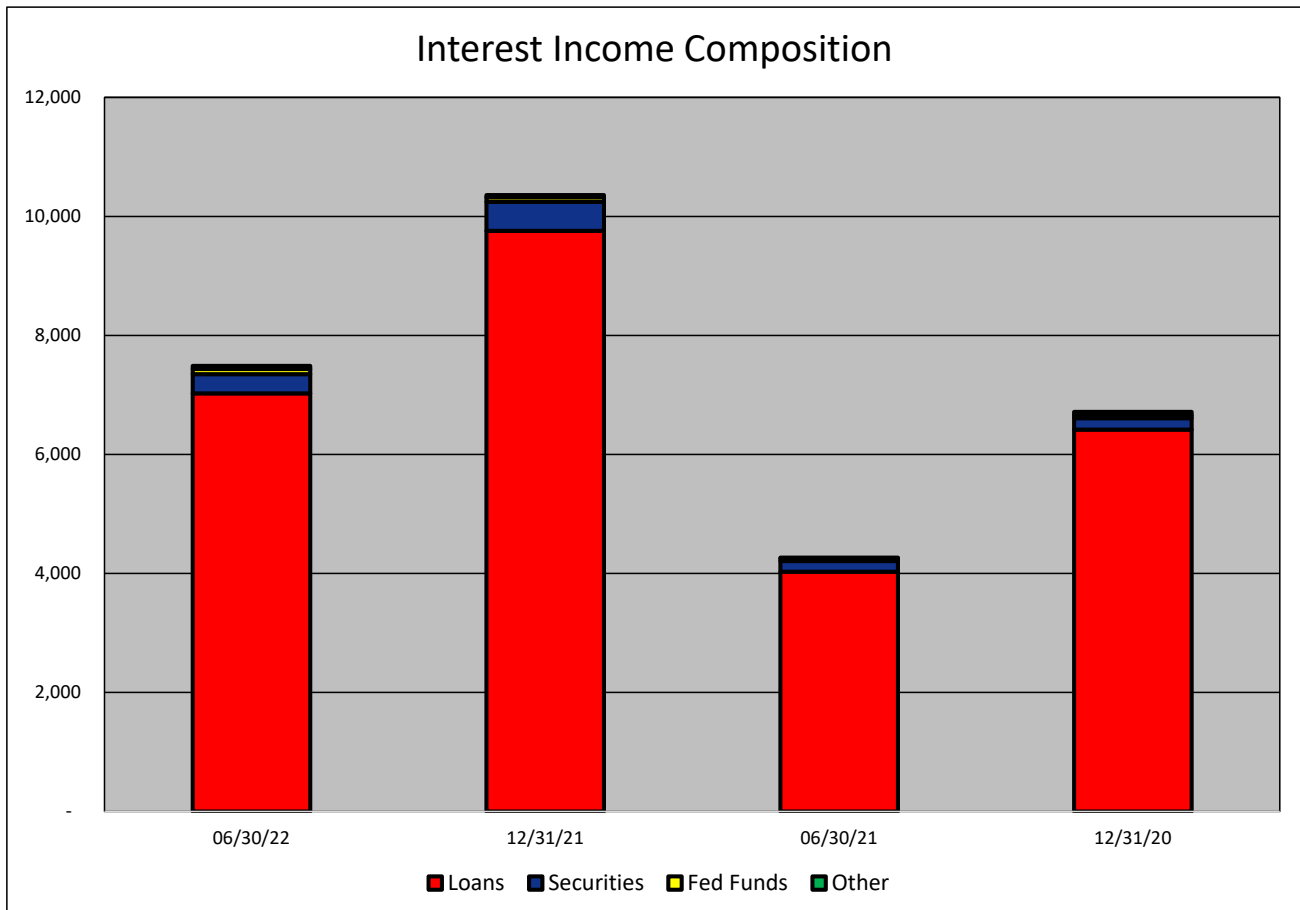


**INTEREST INCOME COMPOSITION- OptimumBank**  
(Dollars in Thousands)

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

Loans	7,027	9,756	4,030	6,418	2,997	74.37
Securities	322	487	180	192	142	78.89
Fed Funds	84	79	38	43	46	121.05
Other	55	38	18	63	37	205.56
<b>Total Int Income</b>	<b>7,488</b>	<b>10,360</b>	<b>4,266</b>	<b>6,716</b>	<b>3,222</b>	<b>75.53</b>

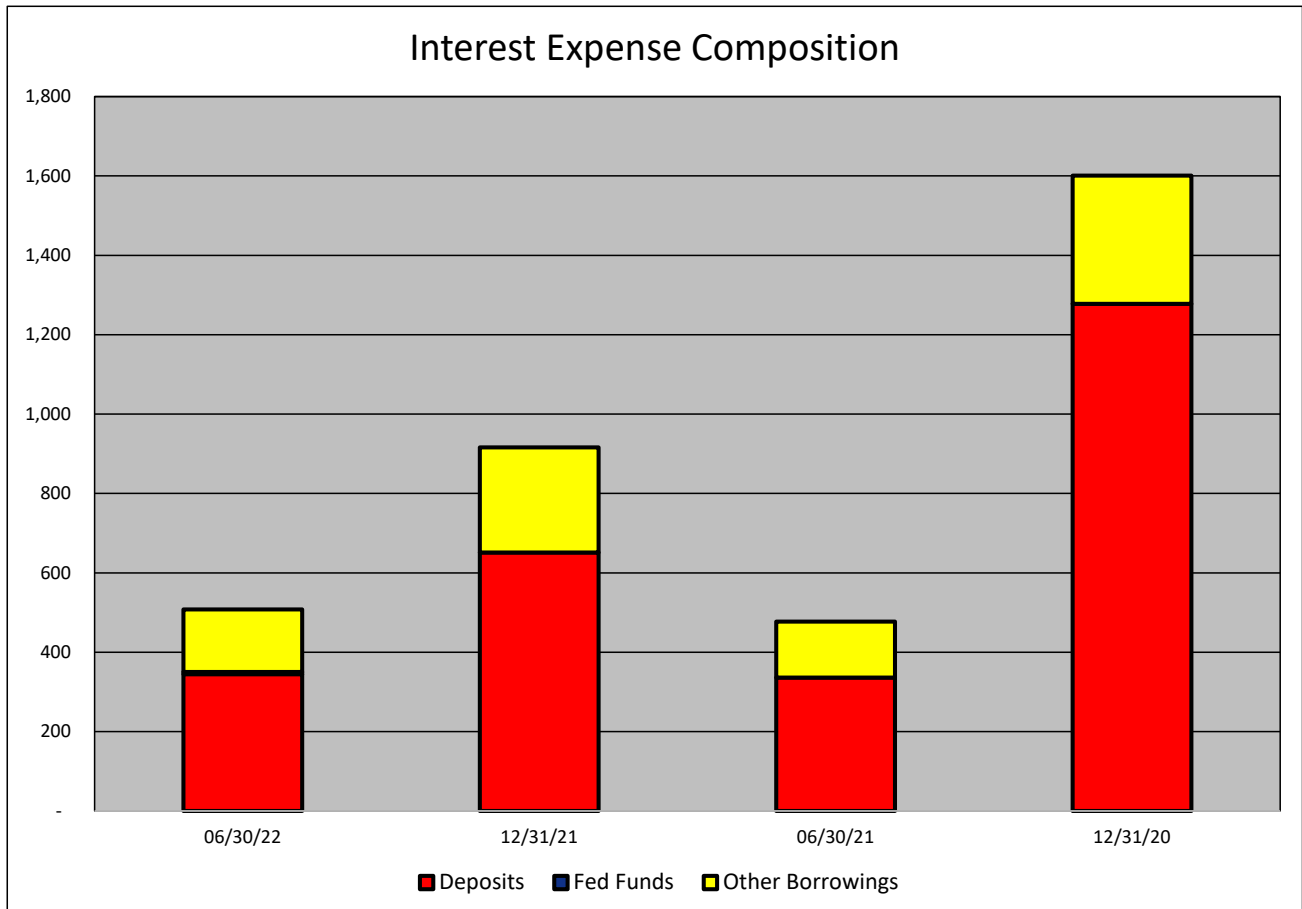


**INTEREST EXPENSE COMPOSITION- OptimumBank**  
(Dollars in Thousands)

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

Deposits	345	651	336	1,278	9	2.68
Fed Funds	5	-	-	-	5	NA
Other Borrowings	158	265	141	323	17	12.06
<b>Total Int Expense</b>	<b>508</b>	<b>916</b>	<b>477</b>	<b>1,601</b>	<b>31</b>	<b>6.50</b>

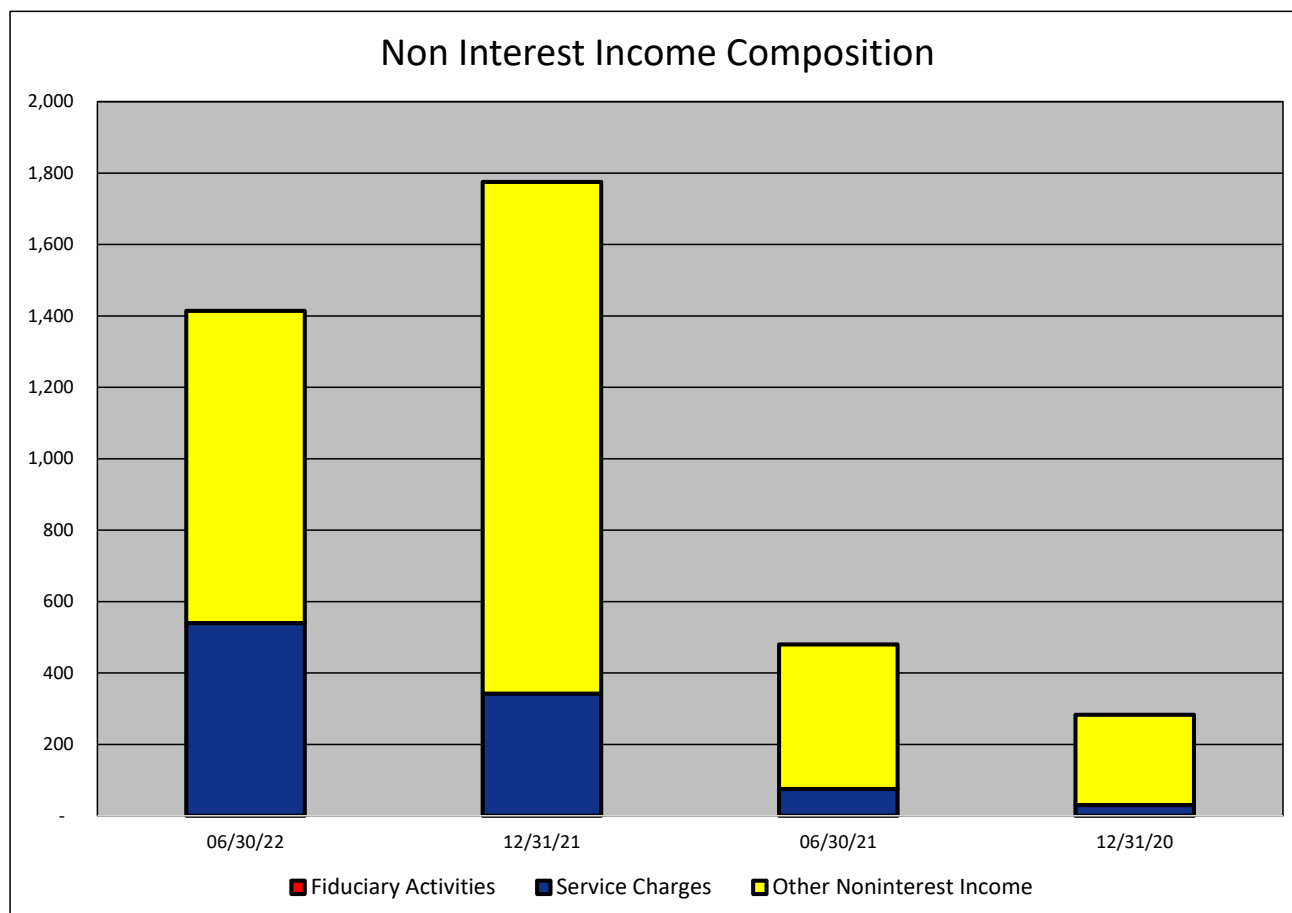


**NONINTEREST INCOME COMPOSITION- OptimumBank**  
(Dollars in Thousands)

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 INCOME CATEGORY**

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	540	342	75	30	465	620.00
Other Noninterest Income	874	1,433	405	253	469	115.80
<b>Total Nonint. Income</b>	<b>1,414</b>	<b>1,775</b>	<b>480</b>	<b>283</b>	<b>934</b>	<b>194.58</b>

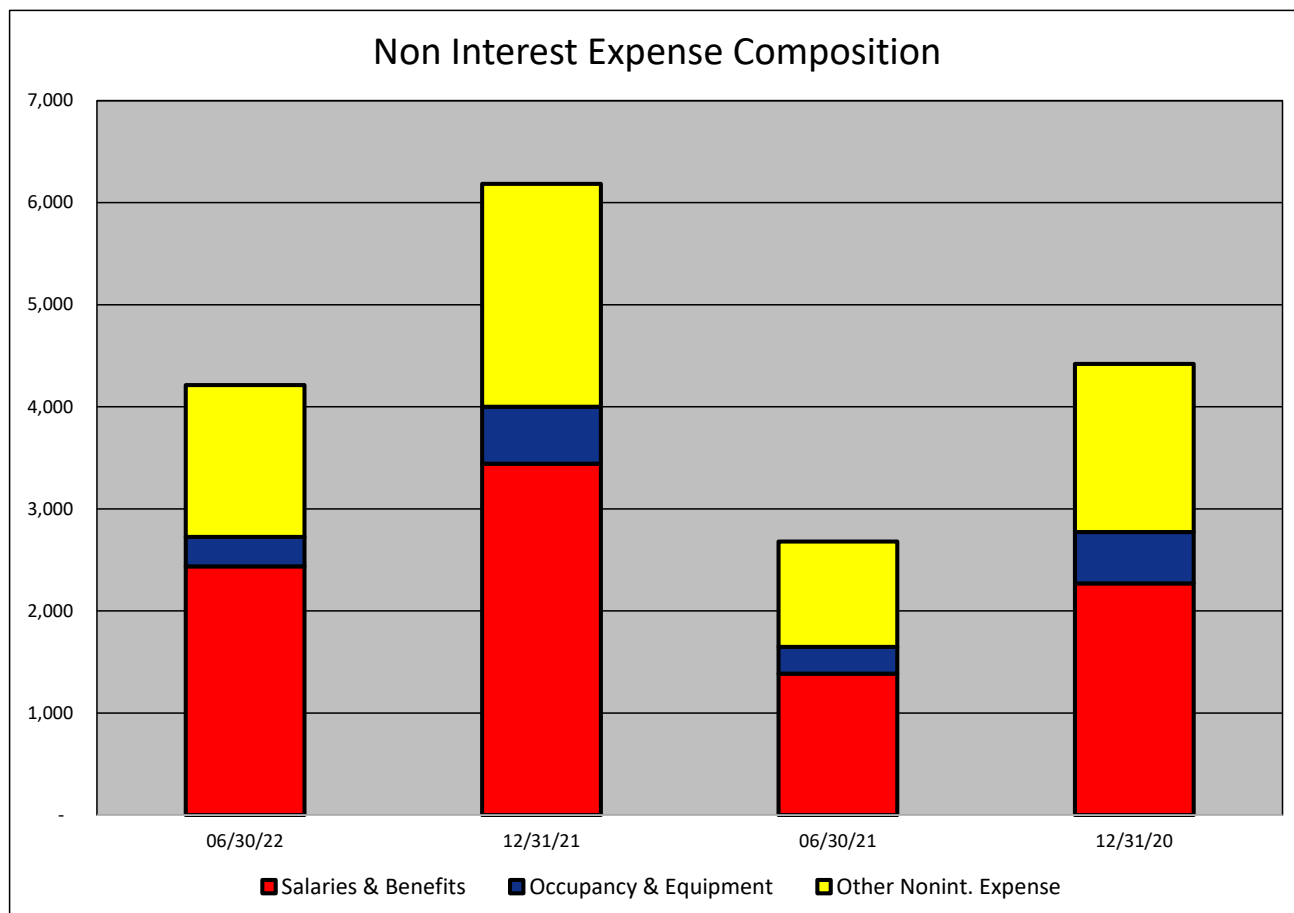


**NONINTEREST EXPENSE COMPOSITION- OptimumBank**  
(Dollars in Thousands)

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	2,436	3,442	1,386	2,271	1050	75.76
Occupancy & Equipment	290	560	262	502	28	10.69
Other Nonint. Expense	1,487	2,182	1,033	1,647	454	43.95
<b>Total Nonint. Expense</b>	<b>4,213</b>	<b>6,184</b>	<b>2,681</b>	<b>4,420</b>	<b>1532</b>	<b>57.14</b>



**PEER GROUP COMPARISONS REPORT**  
**Treasure Coast Group**

BALANCE SHEET

Institution name	Total Assets \$'000		% Change in Assets
	This Year	Last Year	
Locality Bank	72,487	-	NA
Cypress Bank & Trust	112,436	-	NA
<b>Optimumbank</b>	<b>464,649</b>	<b>293,954</b>	<b>58.07</b>
Desjardins Bank, National Association	390,217	269,203	44.95
Anchor Bank	234,674	169,818	38.19
Marine Bank & Trust Company	591,080	488,249	21.06
Seacoast National Bank	10,811,872	9,317,509	16.04
American National Bank	547,524	479,146	14.27
Bank Of Belle Glade	154,334	138,978	11.05
Community Bank Of The South	259,466	241,240	7.56
Paradise Bank	416,402	393,050	5.94
Natbank, National Association	220,130	210,670	4.49
Flagler Bank	480,820	477,463	0.70

<b>Select Peer Average</b>	<b>1,135,084</b>	<b>959,945</b>	<b>20.21</b>
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

BALANCE SHEET

Institution name	Total Loans \$000		% Change in Loans
	This Year	Last Year	
Locality Bank	36,779	-	NA
Cypress Bank & Trust	34,351	-	NA
<b>Optimumbank</b>	<b>353,191</b>	<b>193,036</b>	<b>82.97</b>
Anchor Bank	182,881	129,933	40.75
Desjardins Bank, National Association	224,897	172,125	30.66
Seacoast National Bank	6,555,753	5,479,842	19.63
Natbank, National Association	156,819	139,294	12.58
Marine Bank & Trust Company	370,870	330,676	12.16
Flagler Bank	332,082	321,422	3.32
Community Bank Of The South	66,699	66,857	(0.24)
American National Bank	267,337	280,510	(4.70)
Bank Of Belle Glade	34,339	36,330	(5.48)
Paradise Bank	228,123	253,616	(10.05)

<b>Select Peer Average</b>	<b>680,317</b>	<b>569,511</b>	<b>16.51</b>
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PEER GROUP COMPARISONS REPORT

*Treasure Coast 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
Locality Bank	49.12	<b>68.46</b>	90.75	91.72	90.75
Natbank, National Association	14.78	<b>14.91</b>	30.29	31.25	30.29
Cypress Bank & Trust	14.37	<b>14.37</b>	0.00	0.00	0.00
Optimumbank	9.82	<b>12.85</b>	0.00	0.00	0.00
Seacoast National Bank	12.00	<b>10.61</b>	15.33	16.25	15.33
Flagler Bank	8.71	<b>9.95</b>	13.38	14.48	13.38
Anchor Bank	9.54	<b>9.85</b>	0.00	0.00	0.00
American National Bank	8.67	<b>9.68</b>	16.92	17.72	16.92
Desjardins Bank, National Association	8.77	<b>9.17</b>	0.00	0.00	0.00
Paradise Bank	7.03	<b>8.48</b>	13.80	14.86	13.80
Community Bank Of The South	5.74	<b>7.78</b>	23.06	24.01	23.06
Bank Of Belle Glade	5.14	<b>7.52</b>	25.65	26.61	25.65
Marine Bank & Trust Company	4.81	<b>7.49</b>	11.71	12.96	11.71

Select Peer Average	12.19	14.70	18.53	19.22	18.53
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**BALANCE SHEET RATIOS**  
For the six months June 30, 2022

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Optimumbank	<b>102.81</b>	76.01	6.00
Locality Bank	<b>102.53</b>	50.74	0.00
Anchor Bank	<b>96.85</b>	77.93	6.60
Natbank, National Association	<b>85.15</b>	71.24	1.28
Flagler Bank	<b>81.10</b>	69.07	21.80
Seacoast National Bank	<b>71.34</b>	60.63	24.09
Marine Bank & Trust Company	<b>66.03</b>	62.74	29.59
Desjardins Bank, National Association	<b>63.69</b>	57.63	7.18
Paradise Bank	<b>59.56</b>	54.78	14.07
American National Bank	<b>53.96</b>	48.83	13.42
Cypress Bank & Trust	<b>35.97</b>	30.55	3.38
Community Bank Of The South	<b>27.57</b>	25.71	31.61
Bank Of Belle Glade	<b>23.49</b>	22.25	27.25

<b>Select Peer Average</b>	66.93	54.47	14.33
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PEER GROUP COMPARISONS REPORT

*Treasure Coast Group*

PROFITABILITY RATIOS

For the six months June 30, 2022

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Flagler Bank	495,948	<b>1.94</b>	21.89
Paradise Bank	415,962	<b>1.62</b>	21.12
Optimumbank	389,509	<b>1.07</b>	9.72
Seacoast National Bank	10,813,570	<b>1.00</b>	8.35
American National Bank	535,566	<b>0.97</b>	10.64
Marine Bank & Trust Company	582,774	<b>0.88</b>	14.29
Community Bank Of The South	256,577	<b>0.73</b>	10.38
Desjardins Bank, National Association	352,657	<b>0.55</b>	5.80
Anchor Bank	237,326	<b>0.43</b>	4.65
Natbank, National Association	221,188	<b>0.38</b>	2.56
Bank Of Belle Glade	146,441	<b>0.31</b>	5.01
Cypress Bank & Trust	96,612	<b>(2.58)</b>	(15.00)
Locality Bank	43,639	<b>(15.89)</b>	(28.92)

Select Peer Average	1,122,136	(0.66)	5.42
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PEER GROUP COMPARISONS REPORT

*Treasure Coast 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
Flagler Bank	0.30	1.08	<b>40.18</b>	10.93
Optimumbank	0.73	1.44	<b>50.19</b>	11.06
American National Bank	0.19	1.25	<b>52.72</b>	18.25
Seacoast National Bank	0.64	1.51	<b>59.93</b>	9.87
Community Bank Of The South	0.14	1.33	<b>61.47</b>	12.97
Paradise Bank	0.81	2.08	<b>64.11</b>	8.86
Marine Bank & Trust Company	0.42	1.86	<b>64.59</b>	7.48
Bank Of Belle Glade	0.25	1.23	<b>78.78</b>	11.02
Desjardins Bank, National Association	0.82	1.90	<b>79.39</b>	8.87
Natbank, National Association	0.59	2.15	<b>80.27</b>	6.88
Anchor Bank	0.59	2.57	<b>82.74</b>	5.87
Cypress Bank & Trust	8.25	3.97	<b>129.10</b>	2.04
Locality Bank	0.10	15.90	<b>866.25</b>	4.03

<b>Select Peer Average</b>	1.06	2.94	131.52	9.09
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PEER GROUP COMPARISONS REPORT

*Treasure Coast 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
American National Bank	0.91	0.00	<b>0.00</b>	0.00
Community Bank Of The South	1.25	0.00	<b>0.00</b>	0.00
Desjardins Bank, National Association	1.07	0.00	<b>0.00</b>	0.00
Locality Bank	1.03	0.00	<b>0.00</b>	0.00
Bank Of Belle Glade	1.16	0.00	<b>0.00</b>	0.00
Cypress Bank & Trust	1.50	0.00	<b>0.00</b>	0.00
Optimumbank	1.20	0.00	<b>0.00</b>	0.00
Paradise Bank	1.23	0.00	<b>0.00</b>	0.00
Flagler Bank	1.22	0.02	<b>0.02</b>	0.16
Natbank, National Association	0.67	0.22	<b>0.16</b>	1.05
Marine Bank & Trust Company	1.30	0.41	<b>0.26</b>	4.56
Seacoast National Bank	1.38	0.40	<b>0.27</b>	2.68
Anchor Bank	0.55	0.59	<b>0.46</b>	4.59

Select Peer Average	1.11	0.13	0.09	1.00
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast 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
American National Bank	<b>12.61</b>	22.33	0.00	0.00	13.42
Optimumbank	<b>3.80</b>	10.52	2.31	0.14	5.86
Bank Of Belle Glade	<b>3.66</b>	45.91	0.00	8.35	18.89
Seacoast National Bank	<b>3.36</b>	5.02	0.00	7.35	16.66
Anchor Bank	<b>2.99</b>	5.81	0.00	4.25	2.36
Flagler Bank	<b>2.62</b>	2.93	1.14	0.00	21.80
Cypress Bank & Trust	<b>1.09</b>	60.13	0.00	0.00	2.94
Locality Bank	<b>1.06</b>	45.15	0.00	0.00	0.00
Natbank, National Association	<b>0.81</b>	25.13	0.15	0.00	1.28
Community Bank Of The South	<b>0.78</b>	38.60	0.00	0.00	31.61
Marine Bank & Trust Company	<b>0.75</b>	3.30	0.00	0.34	29.25
Paradise Bank	<b>0.54</b>	25.33	0.00	0.00	14.07
Desjardins Bank, National Association	<b>0.31</b>	34.17	0.00	7.18	0.00

<b>Select Peer Average</b>	2.64	24.95	0.28	2.12	12.16
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast 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
Anchor Bank	<b>77.50</b>	4.54	0.00	0.00
Optimumbank	<b>75.10</b>	0.47	0.00	0.00
Natbank, National Association	<b>70.77</b>	0.94	0.00	0.00
Flagler Bank	<b>68.22</b>	1.06	0.00	0.00
Marine Bank & Trust Company	<b>61.87</b>	1.39	0.00	0.00
Seacoast National Bank	<b>59.66</b>	1.07	0.02	2.87
Desjardins Bank, National Association	<b>57.02</b>	0.60	0.00	0.00
Paradise Bank	<b>54.11</b>	2.98	0.00	0.48
Locality Bank	<b>50.21</b>	2.10	0.00	0.00
American National Bank	<b>48.38</b>	0.08	0.00	0.00
Cypress Bank & Trust	<b>30.09</b>	3.00	0.00	0.21
Community Bank Of The South	<b>25.39</b>	0.97	0.00	0.00
Bank Of Belle Glade	<b>21.99</b>	0.30	0.00	0.00

<b>Select Peer Average</b>	53.87	1.50	0.00	0.27
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast 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
Desjardins Bank, National Association	<b>91.47</b>	8.53	100.00	0.00	0.00
Natbank, National Association	<b>74.65</b>	25.35	100.00	0.00	0.00
Bank Of Belle Glade	<b>53.03</b>	46.97	100.00	0.00	0.00
Paradise Bank	<b>48.19</b>	51.81	100.00	0.00	0.00
Seacoast National Bank	<b>38.21</b>	59.50	97.72	2.28	0.00
Marine Bank & Trust Company	<b>38.18</b>	61.82	100.00	0.00	0.00
Anchor Bank	<b>35.45</b>	53.72	89.17	0.00	10.83
American National Bank	<b>35.32</b>	64.67	99.99	0.01	0.00
Cypress Bank & Trust	<b>35.31</b>	64.69	100.00	0.00	0.00
<b>Optimumbank</b>	<b>33.33</b>	<b>49.15</b>	<b>82.47</b>	<b>1.20</b>	<b>16.32</b>
Community Bank Of The South	<b>29.42</b>	70.58	100.00	0.00	0.00
Flagler Bank	<b>27.11</b>	66.27	93.39	0.00	6.61
Locality Bank	<b>25.49</b>	74.51	100.00	0.00	0.00

<b>Select Peer Average</b>	43.47	53.66	97.13	0.27	2.60
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast 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
Paradise Bank	3.99	0.13	<b>3.93</b>	94.20
Optimumbank	4.02	0.50	<b>3.75</b>	95.69
Anchor Bank	3.77	0.32	<b>3.56</b>	90.82
Natbank, National Association	3.53	0.64	<b>3.38</b>	83.75
Flagler Bank	3.80	0.67	<b>3.32</b>	94.13
Marine Bank & Trust Company	3.28	0.08	<b>3.23</b>	94.29
Seacoast National Bank	3.23	0.07	<b>3.17</b>	92.79
American National Bank	3.12	0.21	<b>2.98</b>	85.21
Desjardins Bank, National Association	2.68	0.26	<b>2.66</b>	98.22
Community Bank Of The South	2.35	0.06	<b>2.31</b>	96.47
Locality Bank	1.99	0.81	<b>1.92</b>	90.76
Bank Of Belle Glade	1.86	0.28	<b>1.73</b>	94.21
Cypress Bank & Trust	1.41	0.17	<b>1.31</b>	92.94

<b>Select Peer Average</b>	3.00	0.32	3.16	92.58
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