

# American National Bank

Oakland Park, FL

Established  
10/15/1985

## Florida Bank and Thrift Performance Report

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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)

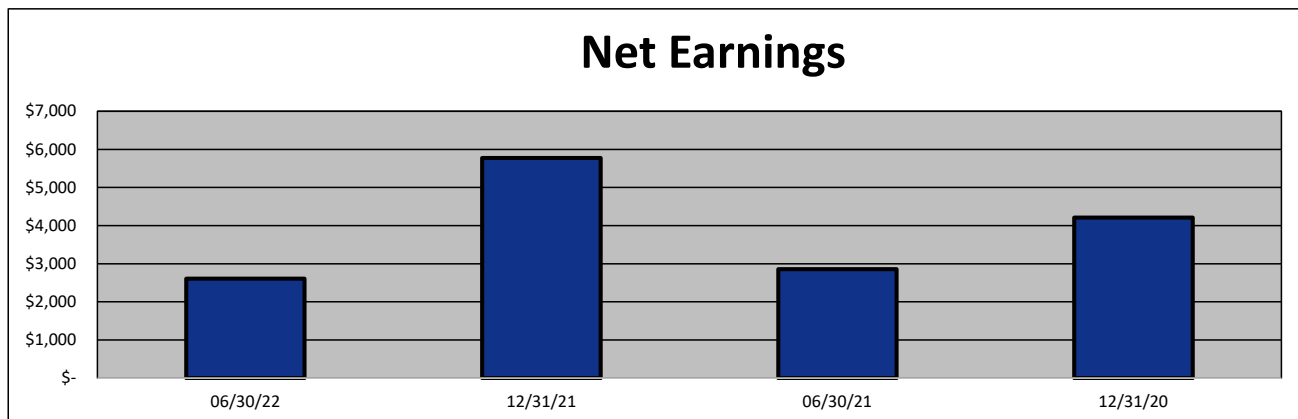
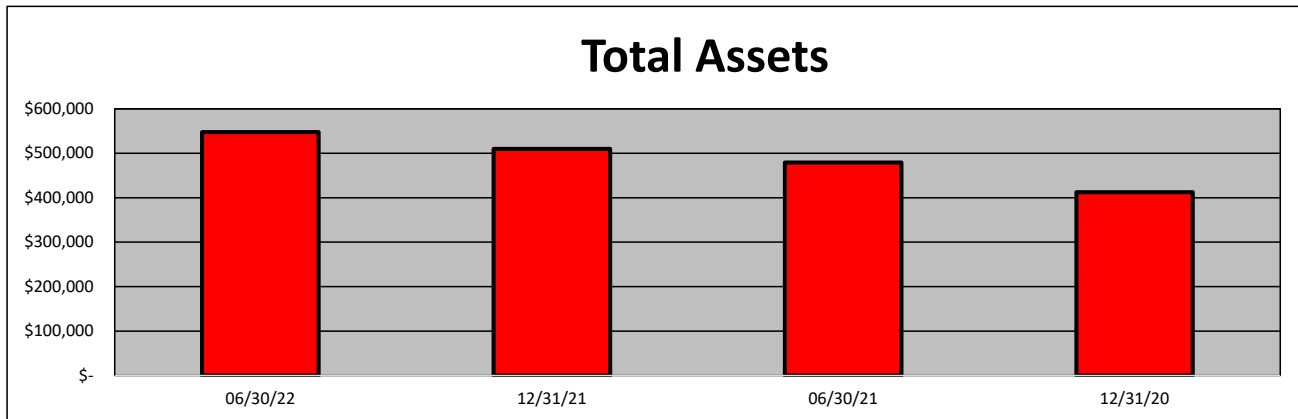
**EXECUTIVE SUMMARY - American National Bank  
(Percentage)**

Period Ending	06/30/22	12/31/21	06/30/21	12/31/20	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	8.67	10.15	10.41	11.62	10.08	12.19
Leverage Ratio	9.68	10.46	10.49	11.75	10.09	14.70
Tier 1 Cap/Risk Based Assets	16.92	16.94	17.21	18.51	16.44	18.53
Risk Based Ratio	17.72	17.76	18.08	19.48	17.29	19.22
Common Equity Tier 1 Capital Ratio	16.92	16.94	17.21	18.51	16.42	18.53
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	53.96	60.09	66.02	77.25	64.07	66.93
Loans/Assets	48.83	53.44	58.54	67.46	52.71	54.47
Securities/Assets	13.42	14.47	12.17	11.35	17.27	14.33
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.97	1.22	1.24	1.14	0.67	(0.66)
Return on Avg Equity	10.64	11.60	11.73	8.94	9.14	5.42
Nonint Income/Avg Assets	0.19	0.19	0.14	0.25	0.86	1.06
Net Overhead Ratio	1.25	1.39	1.44	1.65	1.91	2.94
Efficiency Ratio	52.72	50.30	48.77	54.60	225.75	131.52
Assets (per million) per Employee	18.25	15.94	14.97	13.30	9.27	9.09
<b>ASSET QUALITY:</b>						
Reserves/Loans	0.91	0.89	0.87	0.87	1.36	1.11
Nonperforming Loans/Total Loans	0.00	0.00	0.00	0.00	0.69	0.13
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.00	0.47	0.09
Adjusted Texas Ratio	0.00	0.00	0.00	0.00	3.38	1.00
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	3.12	3.53	3.58	4.07	3.18	3.00
Cost of funds	0.21	0.32	0.39	0.69	0.42	0.32
Net interest margin	2.98	3.33	3.35	3.64	2.61	3.16
Avg Earning Assets/Avg Assets	85.21	88.83	92.83	88.79	90.17	92.58

**SELECTED FINANCIAL DATA - American National 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	547,524	510,009	479,146	412,331	68,378	14.27
Cash and Equivalents	191,326	151,064	128,003	74,454	63,323	49.47
Securities	73,472	73,809	58,308	46,782	15,164	26.01
Loans, net	267,337	272,562	280,510	278,169	(13,173)	(4.70)
Deposit Accounts	495,393	453,570	424,880	360,106	70,513	16.60
Fed Funds & Repos	46	168	183	150	(137)	(74.86)
Total Equity	47,493	51,749	49,861	47,917	(2,368)	(4.75)

Period Ending	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	2,608	5,778	2,856	4,210	(248)	(8.68)
Interest Income	7,129	14,841	7,623	13,387	(494)	(6.48)
Interest Expense	332	851	495	1,433	(163)	(32.93)
Net Interest Income	6,797	13,990	7,128	11,954	(331)	(4.64)
Prov for Loan Loss	-	10	10	210	(10)	(100.00)
Noninterest income	514	895	318	942	196	61.64
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	3,855	7,488	3,632	7,044	223	6.14
Net Operating Income	3,456	7,387	3,804	5,642	(348)	(9.15)
Income Taxes	848	1,609	948	1,432	(100)	(10.55)

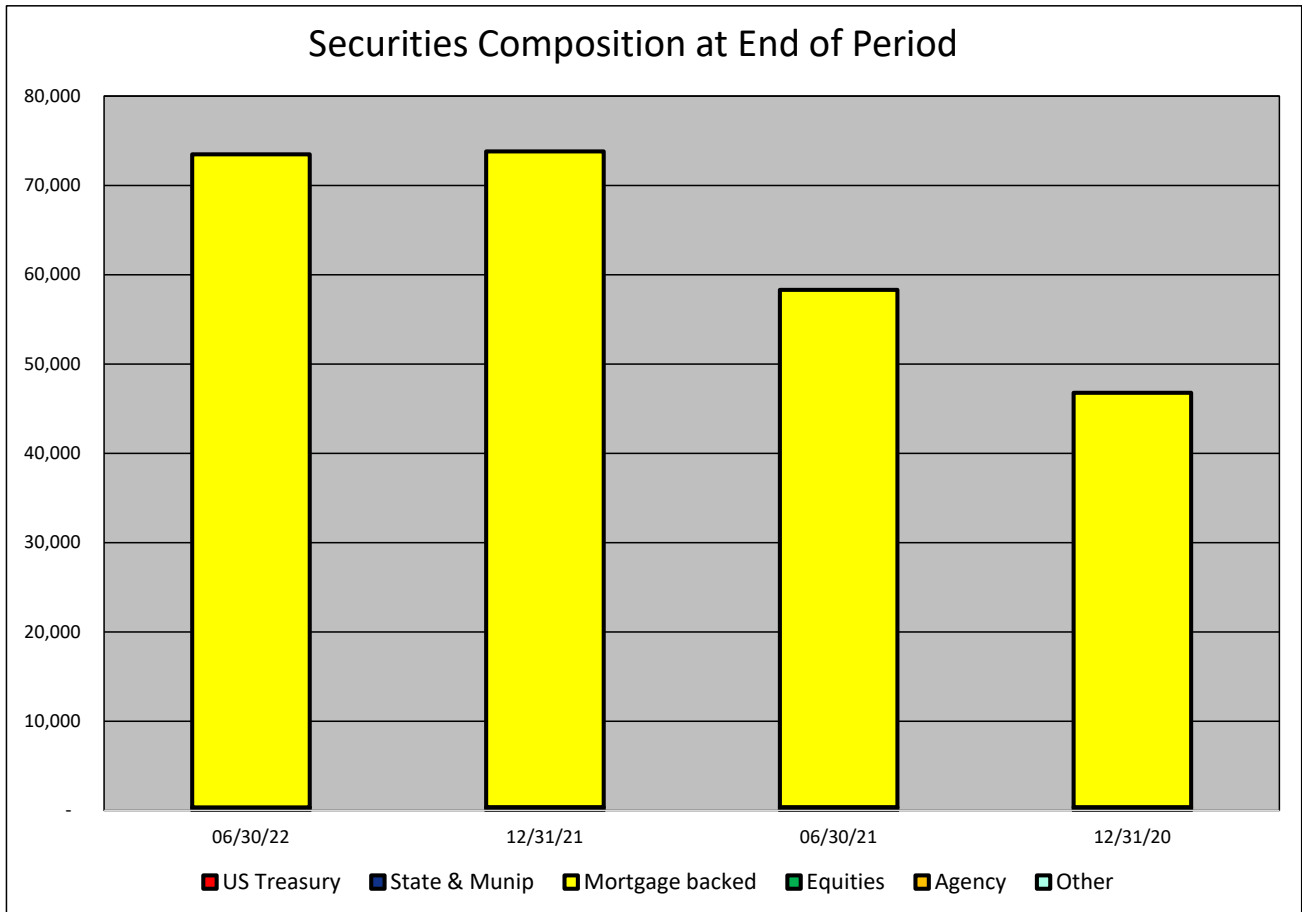


**SECURITIES COMPOSITION - American National Bank**  
(Dollars in Thousands)

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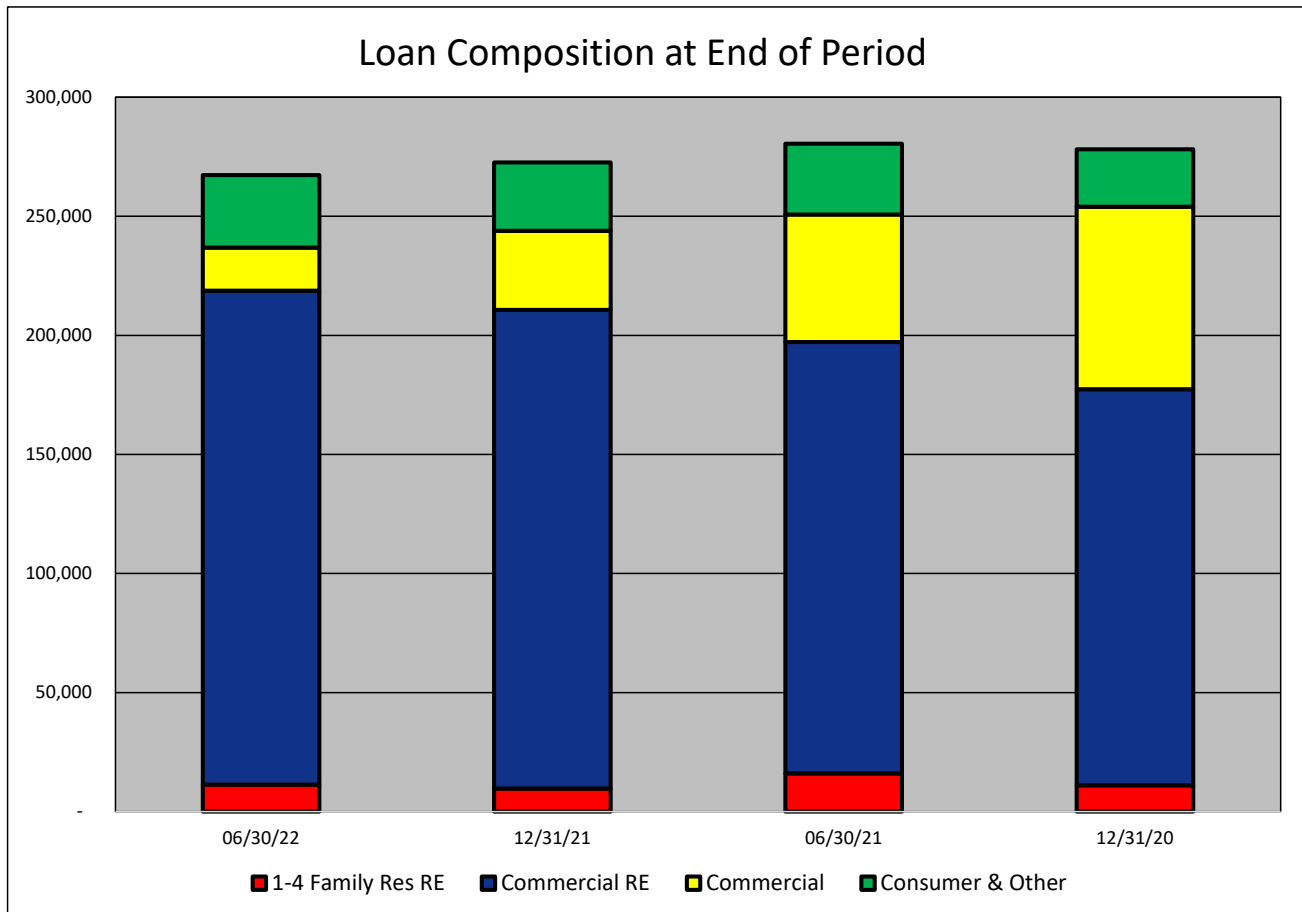
**SECURITIES CATEGORY:**

US Treasury	-	-	-	-	-	NA
State & Munip	350	367	375	381	(25)	(6.67)
Mortgage backed	73,122	73,442	57,933	46,401	15,189	26.22
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>73,472</b>	<b>73,809</b>	<b>58,308</b>	<b>46,782</b>	<b>15,164</b>	<b>26.01</b>



**LOAN PORTFOLIO COMPOSITION - American National Bank**  
(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	11,388	9,675	16,044	11,047	(4,656)	(29.02)
Commercial RE	207,340	201,040	181,111	166,359	26,229	14.48
Commercial	18,142	33,186	53,615	76,636	(35,473)	(66.16)
Consumer & Other	30,467	28,661	29,740	24,127	727	2.44
<b>Loans, Net</b>	<b>267,337</b>	<b>272,562</b>	<b>280,510</b>	<b>278,169</b>	<b>(13,173)</b>	<b>(4.70)</b>



**LOAN PORTFOLIO QUALITY - American National Bank**  
(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	2,428	2,423	2,423	2,212	5	0.21
Total Recoveries	1	-	-	1	1	NA
Total Charge-offs	-	5	5	-	(5)	(100.00)
Provision Expense	-	10	10	210	(10)	(100.00)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	2,429	2,428	2,428	2,423	1	0.04

**NON-PERFORMING ASSETS:**

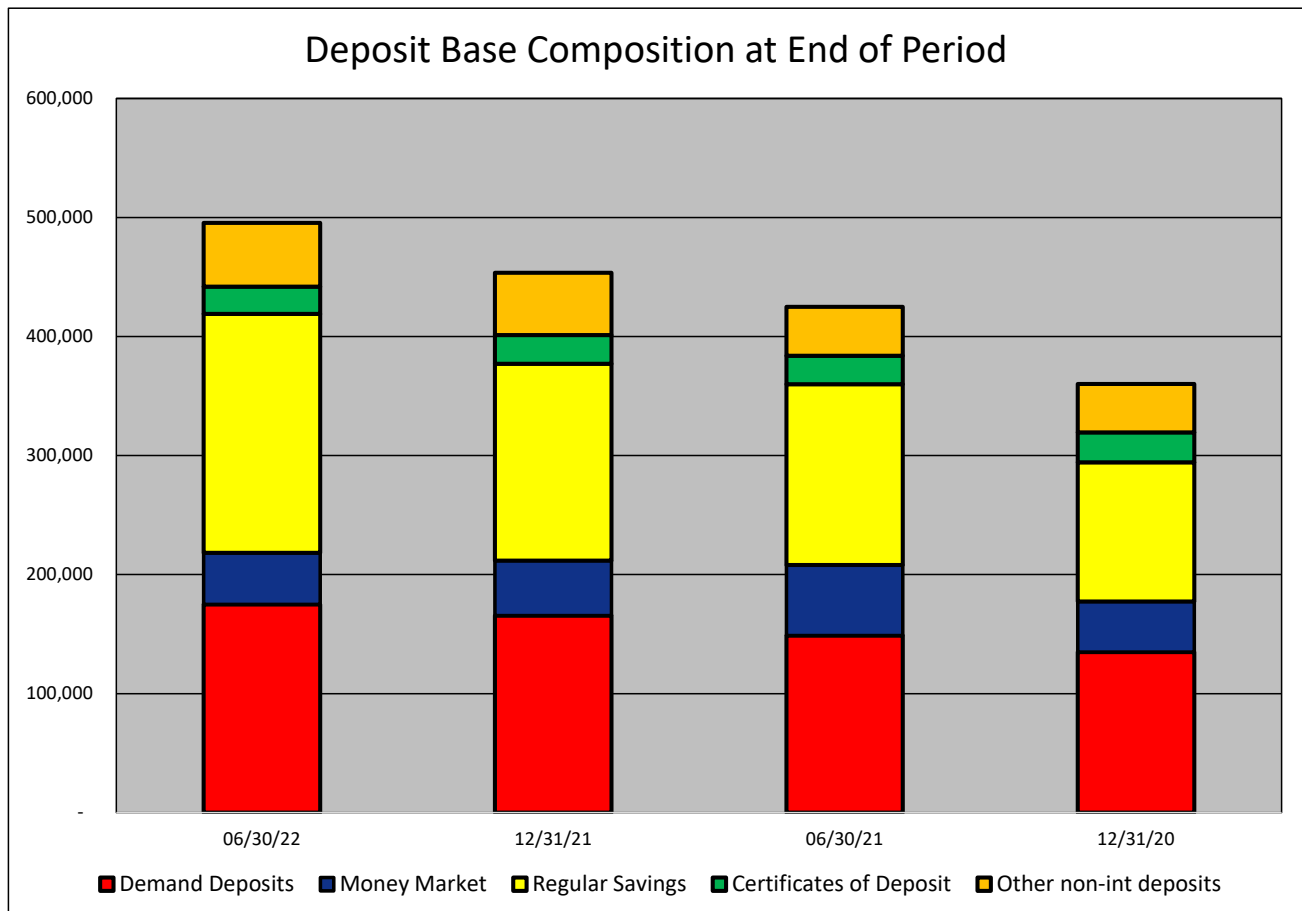
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	-	-	-	NA

**DEPOSIT BASE COMPOSITION - American National Bank**  
(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	174,969	165,608	148,765	134,854	26,204	17.61
Money Market	43,250	46,036	59,249	42,537	(15,999)	(27.00)
Regular Savings	200,862	165,459	151,935	116,963	48,927	32.20
Certificates of Deposit	22,830	24,070	23,903	25,025	(1,073)	(4.49)
Other non-int deposits	53,482	52,397	41,028	40,727	12,454	30.35
<b>Total Deposits</b>	<b>495,393</b>	<b>453,570</b>	<b>424,880</b>	<b>360,106</b>	<b>70,513</b>	<b>16.60</b>



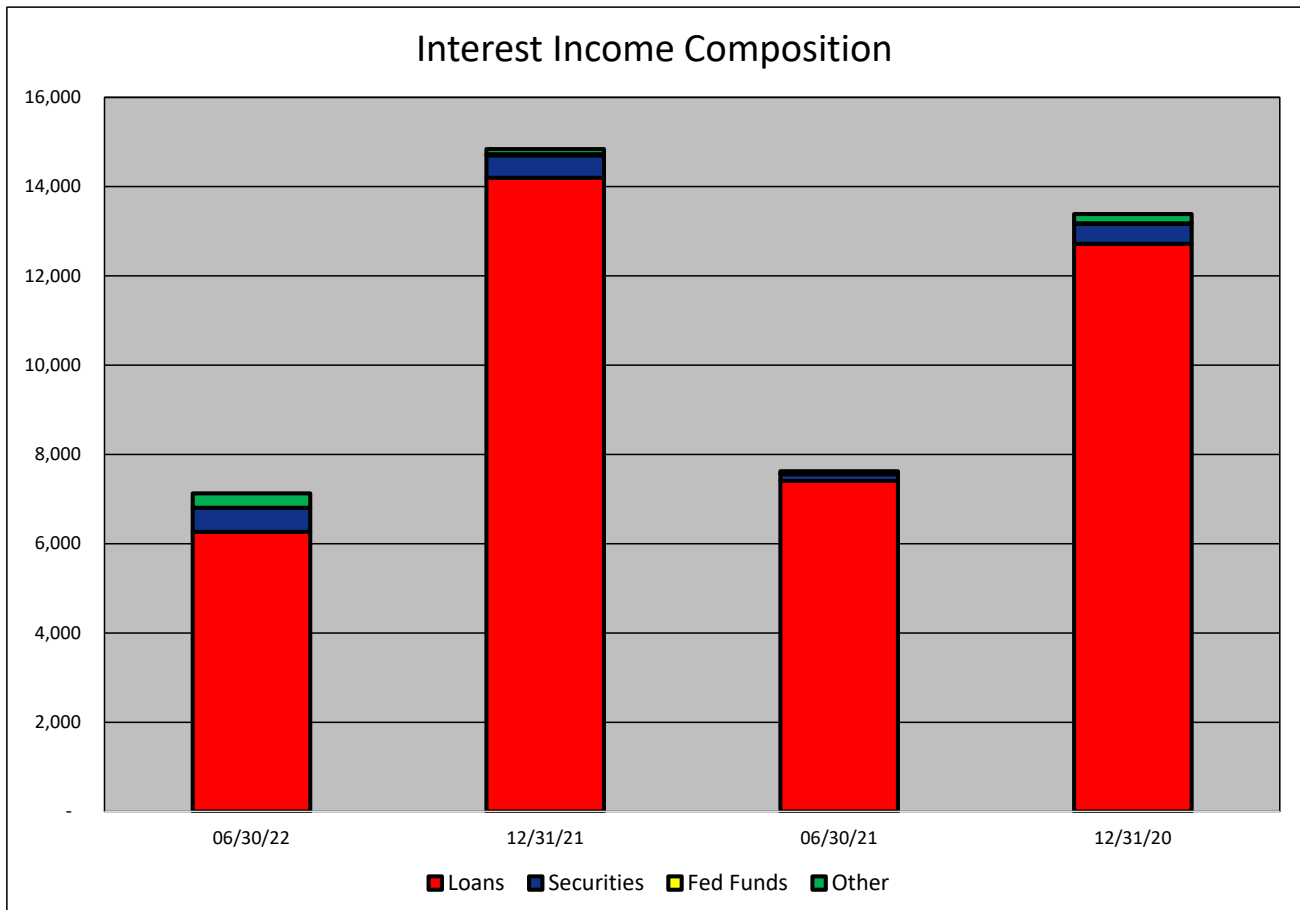


**INTEREST INCOME COMPOSITION- American National Bank**  
(Dollars in Thousands)

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	6,265	14,197	7,407	12,720	(1,142)	(15.42)
Securities	540	503	153	456	387	252.94
Fed Funds	-	25	25	1	(25)	(100.00)
Other	324	116	38	210	286	752.63
<b>Total Int Income</b>	<b>7,129</b>	<b>14,841</b>	<b>7,623</b>	<b>13,387</b>	<b>(494)</b>	<b>(6.48)</b>

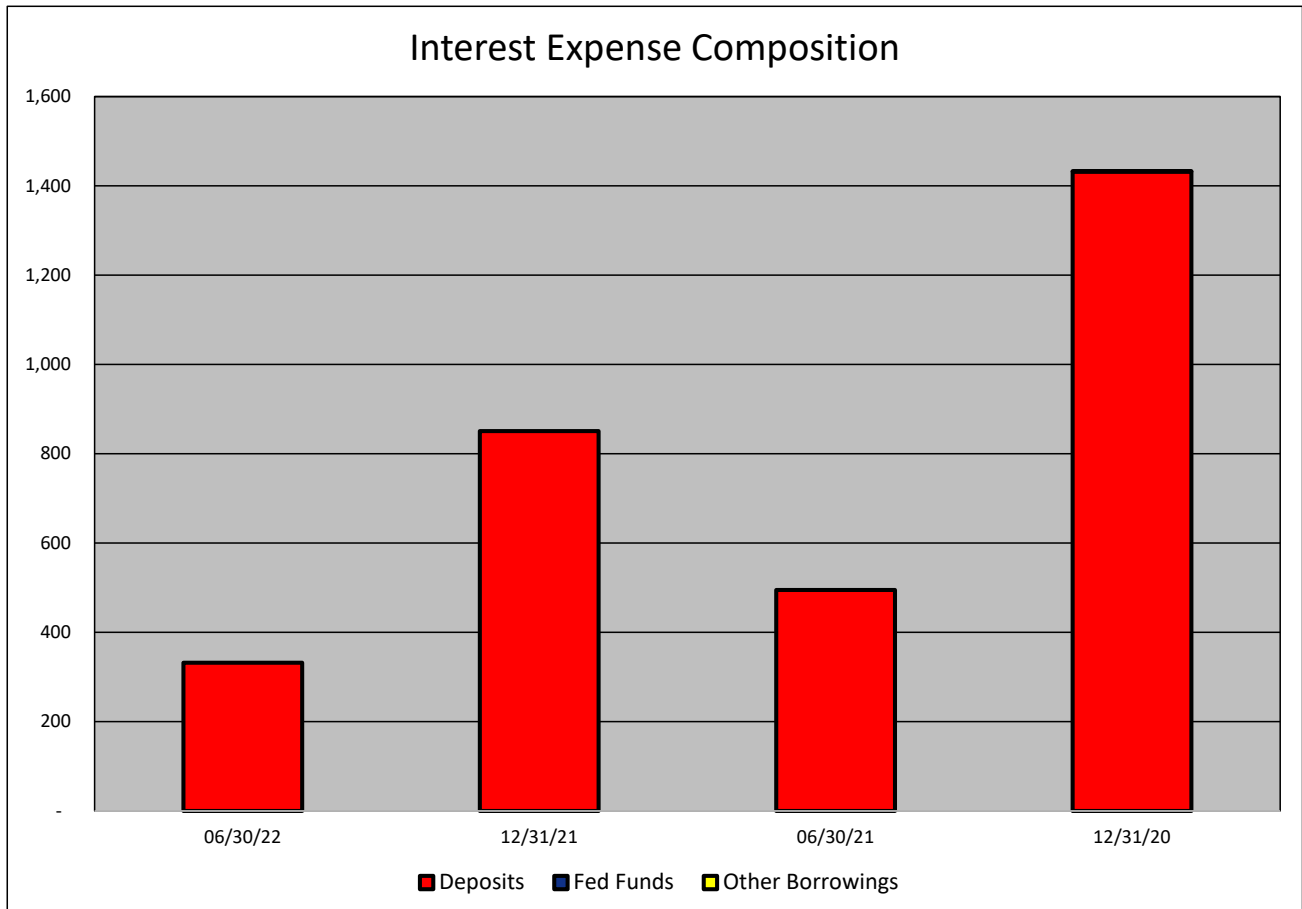


**INTEREST EXPENSE COMPOSITION- American National Bank**  
(Dollars in Thousands)

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	332	851	495	1,432	(163)	(32.93)
Fed Funds	-	-	-	1	-	NA
Other Borrowings	-	-	-	-	-	NA
<b>Total Int Expense</b>	<b>332</b>	<b>851</b>	<b>495</b>	<b>1,433</b>	<b>(163)</b>	<b>(32.93)</b>

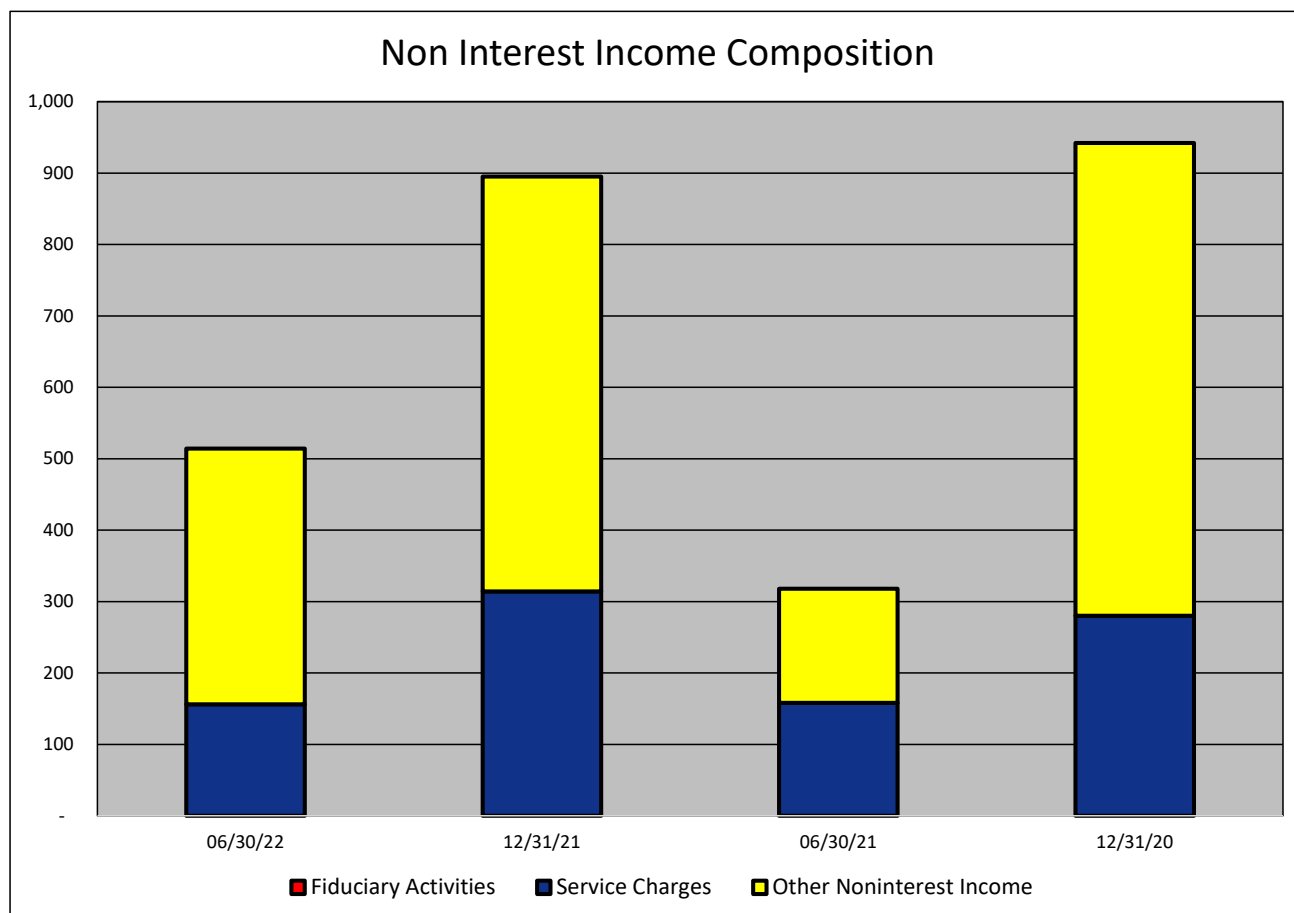


**NONINTEREST INCOME COMPOSITION- American National Bank**  
(Dollars in Thousands)

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	156	314	158	280	(2)	(1.27)
Other Noninterest Income	358	581	160	662	198	123.75
<b>Total Nonint. Income</b>	<b>514</b>	<b>895</b>	<b>318</b>	<b>942</b>	<b>196</b>	<b>61.64</b>

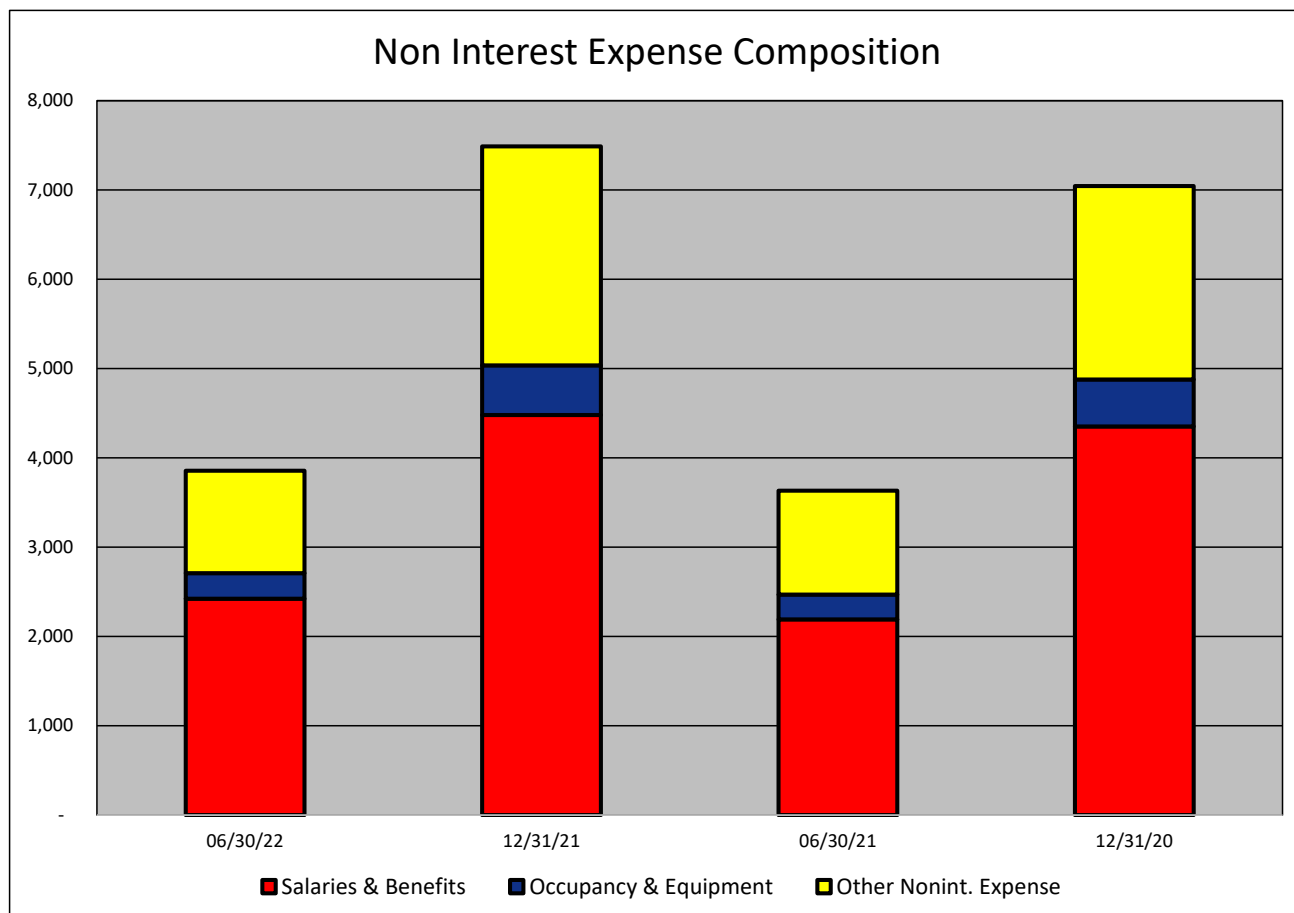


**NONINTEREST EXPENSE COMPOSITION- American National Bank**  
(Dollars in Thousands)

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	2,423	4,480	2,192	4,351	231	10.54
Occupancy & Equipment	285	557	276	526	9	3.26
Other Nonint. Expense	1,147	2,451	1,164	2,167	(17)	(1.46)
<b>Total Nonint. Expense</b>	<b>3,855</b>	<b>7,488</b>	<b>3,632</b>	<b>7,044</b>	<b>223</b>	<b>6.14</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
Optimumbank	464,649	293,954	58.07
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>	1,135,084	959,945	20.21
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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
Optimumbank	353,191	193,036	82.97
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>	680,317	569,511	16.51
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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
<b>American National Bank</b>	<b>8.67</b>	<b>9.68</b>	<b>16.92</b>	<b>17.72</b>	<b>16.92</b>
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

<b>Select Peer Average</b>	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>	<b>48.83</b>	<b>13.42</b>
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>	<b>66.93</b>	<b>54.47</b>	<b>14.33</b>
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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)

<b>Select Peer Average</b>	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

Select Peer Average	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
<b>American National Bank</b>	<b>35.32</b>	<b>64.67</b>	<b>99.99</b>	<b>0.01</b>	<b>0.00</b>
Cypress Bank & Trust	<b>35.31</b>	64.69	100.00	0.00	0.00
Optimumbank	<b>33.33</b>	49.15	82.47	1.20	16.32
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
<b>American National Bank</b>	<b>3.12</b>	<b>0.21</b>	<b>2.98</b>	<b>85.21</b>
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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