

# Bank Of Belle Glade

Belle Glade, FL

Established  
11/14/1963

## Florida Bank and Thrift Performance Report

### Table of Contents

<b>Title</b>	<b>Page</b>
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

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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 three months ended March 31, 2023**

Institution name	Total Assets (\$'000's)
Seacoast National Bank	15,247,533
Marine Bank & Trust Company	652,826
Optimumbank	620,872
Flagler Bank	494,594
American National Bank	473,918
Paradise Bank	363,955
Desjardins Bank, National Association	351,388
Anchor Bank	304,213
Community Bank Of The South	251,214
Natbank, National Association	211,516
Cypress Bank & Trust	135,596
Bank Of Belle Glade	134,921
Locality Bank	121,644
Evermore Bank	55,608

Institution name	Return on Avg Assets (%)
Paradise Bank	3.39
Flagler Bank	1.59
Desjardins Bank, National Association	1.47
American National Bank	1.41
Bank Of Belle Glade	1.35
Community Bank Of The South	1.31
Optimumbank	0.93
Marine Bank & Trust Company	0.91
Natbank, National Association	0.89
Anchor Bank	0.57
Seacoast National Bank	0.36
Cypress Bank & Trust	(0.06)
Locality Bank	(1.77)
Evermore Bank	(6.88)

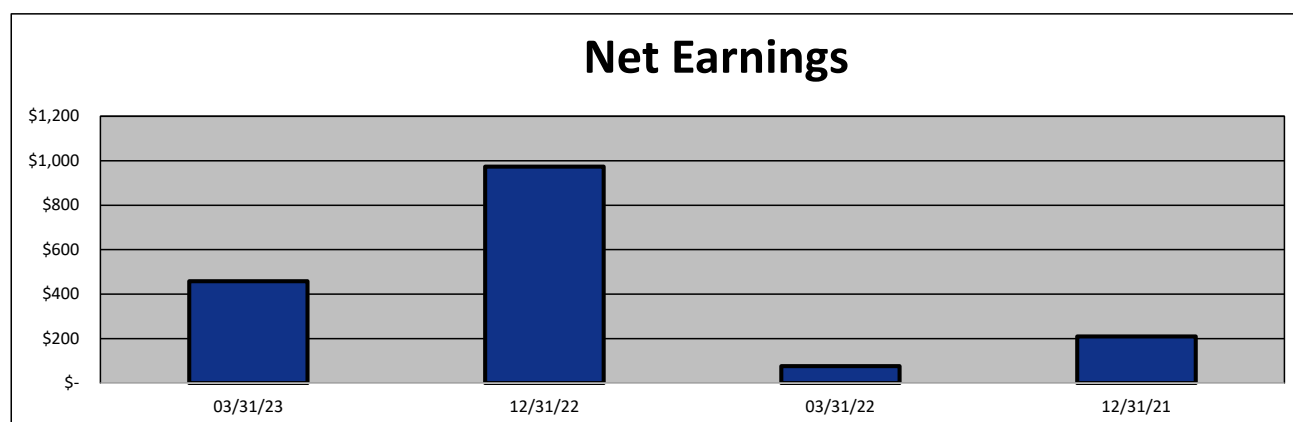
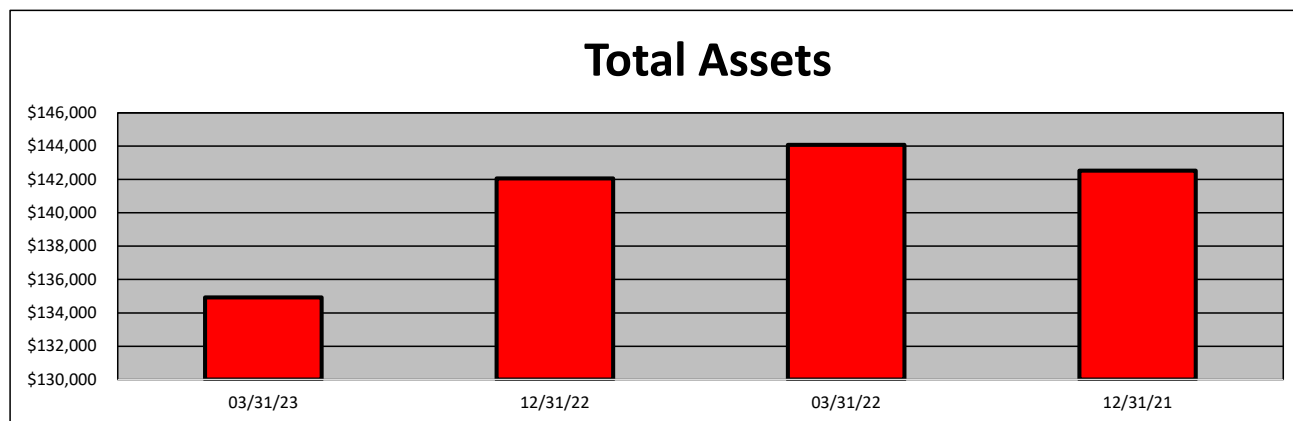
**EXECUTIVE SUMMARY - Bank of Belle Glade**  
(Percentage)

Period Ending	03/31/23	12/31/22	03/31/22	12/31/21	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	6.35	5.59	6.03	7.26	9.92	13.91
Leverage Ratio	8.69	8.37	7.06	7.54	11.01	15.50
Tier 1 Cap/Risk Based Assets	22.46	23.11	25.99	25.30	18.60	23.12
Risk Based Ratio	23.22	23.92	26.98	26.26	19.49	23.83
Common Equity Tier 1 Capital Ratio	22.46	23.11	25.99	25.30	18.60	23.12
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	37.36	33.00	24.12	26.49	60.06	77.77
Loans/Assets	34.86	31.08	22.63	24.54	49.99	61.13
Securities/Assets	30.18	28.55	30.62	34.49	20.52	15.00
<b>PROFITABILITY:</b>						
Return on Avg Assets	1.35	0.68	0.20	0.15	0.23	0.39
Return on Avg Equity	22.19	11.62	3.20	2.00	6.95	11.18
Nonint Income/Avg Assets	0.25	0.25	0.25	0.22	0.88	0.82
Net Overhead Ratio	1.59	1.40	1.14	1.37	2.15	2.72
Efficiency Ratio	50.56	64.55	83.79	90.82	136.11	80.79
Assets (per million) per Employee	8.99	10.15	10.29	10.96	10.18	8.36
<b>ASSET QUALITY:</b>						
Allowance/Loans	0.85	0.91	1.23	1.14	1.39	1.12
Nonperforming Loans/Total Loans	0.00	0.00	0.00	0.00	0.53	0.10
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.00	0.32	0.08
Adjusted Texas Ratio	0.00	0.00	0.00	0.00	2.37	0.96
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	3.92	2.58	1.65	1.83	2.93	4.77
Cost of funds	1.18	0.37	0.28	0.36	0.30	1.90
Net interest margin	3.37	2.40	1.51	1.65	2.55	4.08
Avg Earning Assets/Avg Assets	100.70	96.01	93.08	93.12	91.48	95.27

**SELECTED FINANCIAL DATA - Bank of Belle Glade**  
(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	134,921	142,070	144,080	142,528	(9,159)	(6.36)
Cash and Equivalents	45,617	55,722	66,174	57,780	(20,557)	(31.07)
Securities	40,723	40,567	44,122	49,152	(3,399)	(7.70)
Loans, net	47,031	44,157	32,610	34,979	14,421	44.22
Deposit Accounts	125,884	133,828	135,195	132,051	(9,311)	(6.89)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	8,568	7,945	8,688	10,341	(120)	(1.38)

<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	458	974	76	210	382	502.63
Interest Income	1,342	3,536	576	2,314	766	132.99
Interest Expense	188	245	47	232	141	300.00
Net Interest Income	1,154	3,291	529	2,082	625	118.15
Prov for Credit Losses	-	-	-	-	-	NA
Noninterest income	86	362	94	293	(8)	(8.51)
Gain on Sale of Securities	-	-	-	51	-	NA
Noninterest Expense	627	2,358	522	2,157	105	20.11
Net Operating Income	613	1,295	101	218	512	506.93
Income Taxes	155	321	25	59	130	520.00

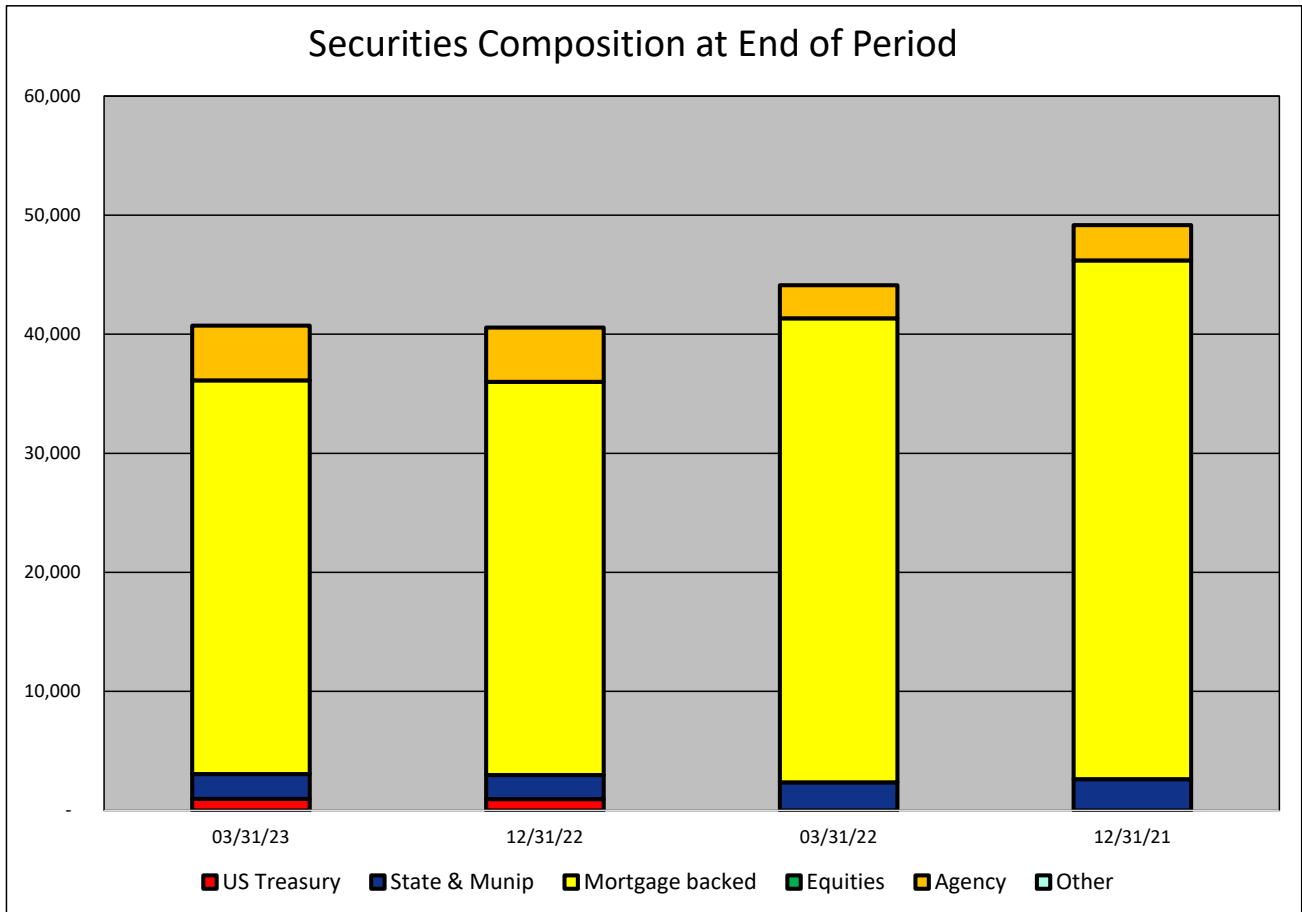


**SECURITIES COMPOSITION - Bank of Belle Glade**  
(Dollars in Thousands)

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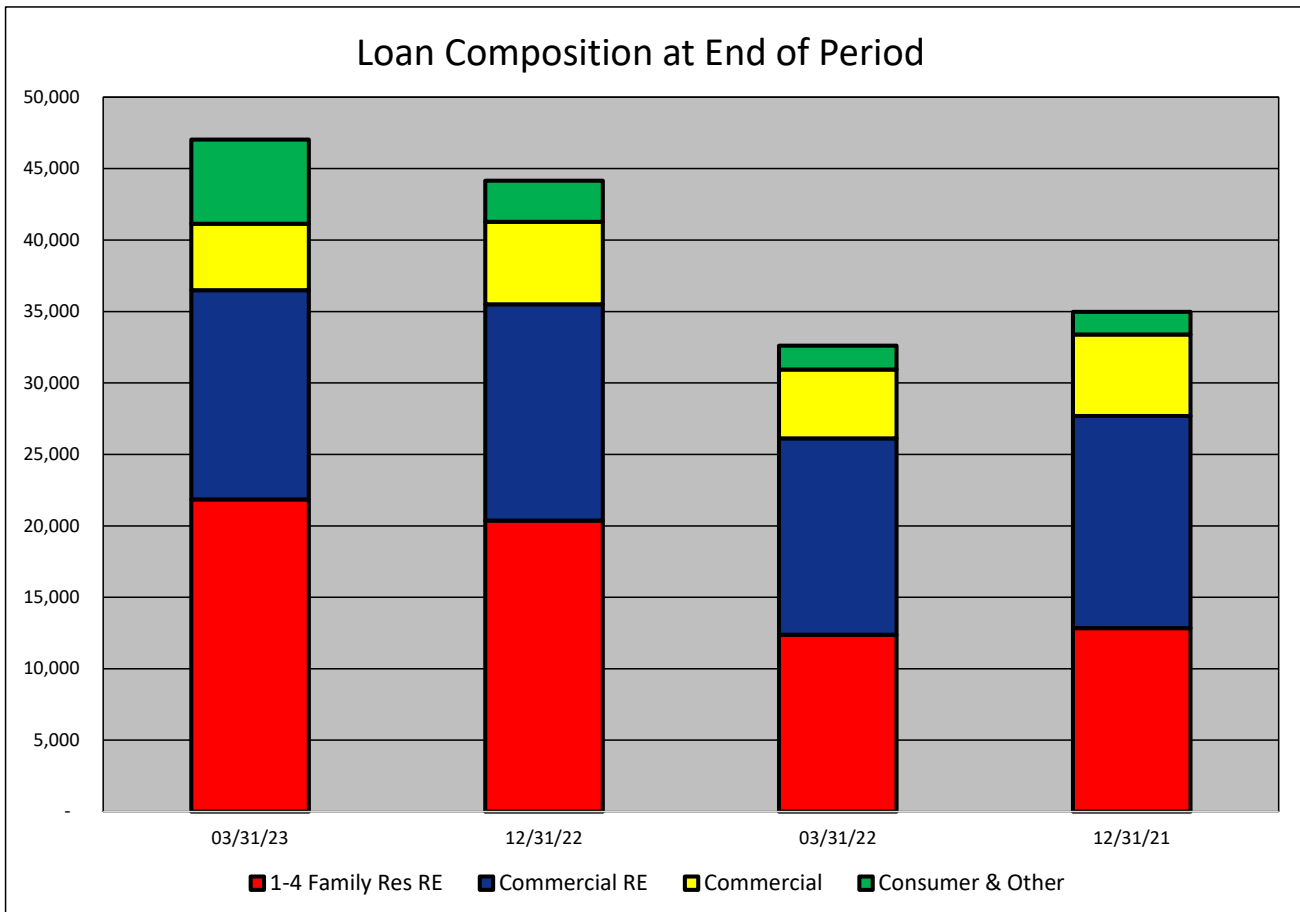
**SECURITIES CATEGORY:**

US Treasury	968	960	-	-	968	NA
State & Munip	2,092	2,020	2,368	2,624	(276)	(11.66)
Mortgage backed	33,071	33,028	38,965	43,565	(5,894)	(15.13)
Equities	-	-	-	-	-	NA
Agency	4,592	4,559	2,789	2,963	1,803	64.65
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>40,723</b>	<b>40,567</b>	<b>44,122</b>	<b>49,152</b>	<b>(3,399)</b>	<b>(7.70)</b>



**LOAN PORTFOLIO COMPOSITION - Bank of Belle Glade**  
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	21,840	20,372	12,378	12,832	9,462	76.44
Commercial RE	14,648	15,139	13,740	14,858	908	6.61
Commercial	4,662	5,771	4,831	5,706	(169)	(3.50)
Consumer & Other	5,881	2,875	1,661	1,583	4,220	254.06
<b>Loans, Net</b>	<b>47,031</b>	<b>44,157</b>	<b>32,610</b>	<b>34,979</b>	<b>14,421</b>	<b>44.22</b>



**LOAN PORTFOLIO QUALITY - Bank of Belle Glade**  
(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	400	400	400	400	-	-
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	-	-	-	-	NA
Provision Expense	-	-	-	-	-	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	400	400	400	400	-	-

**NON-PERFORMING ASSETS:**

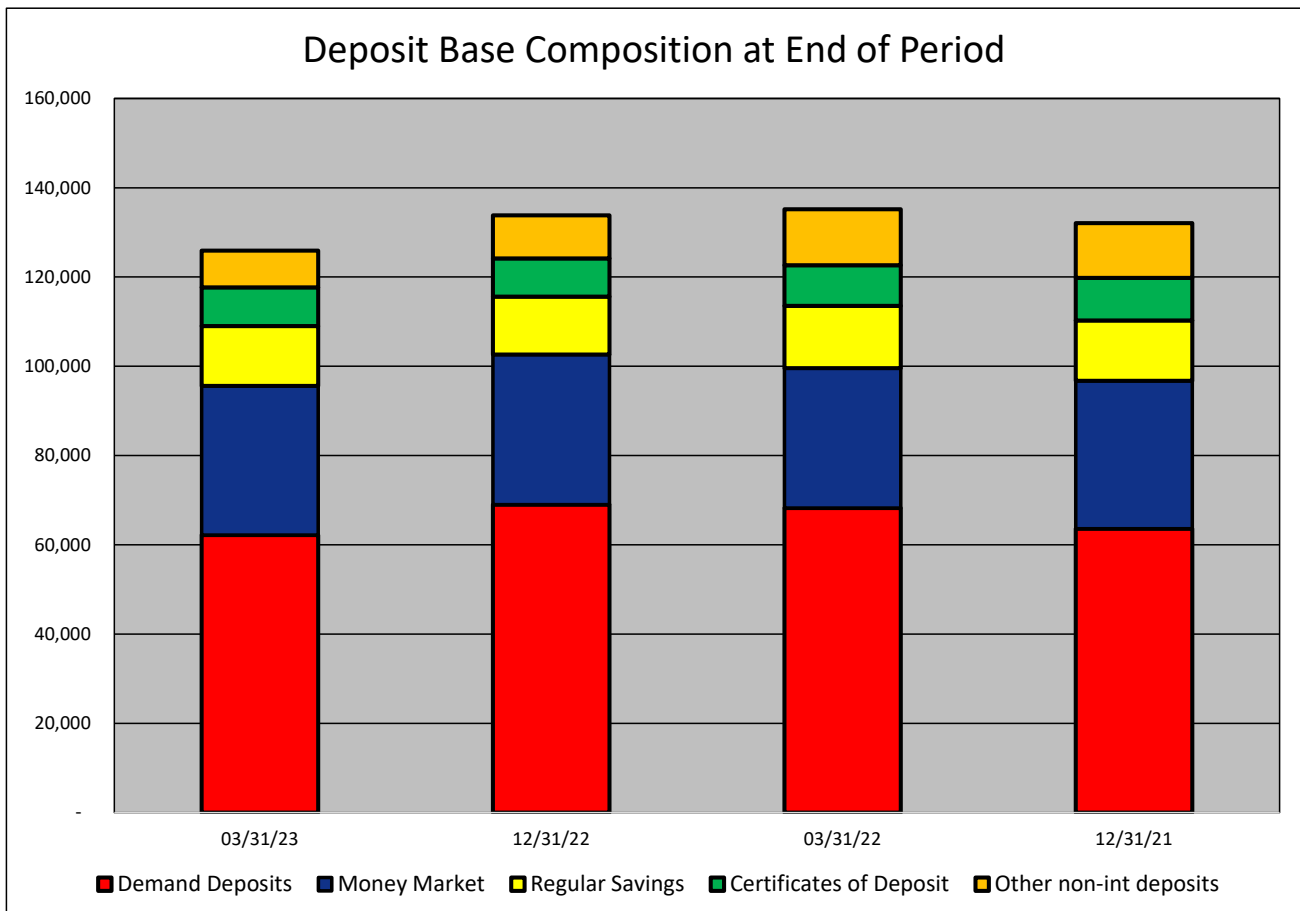
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	-	-	-	NA

**DEPOSIT BASE COMPOSITION - Bank of Belle Glade**  
(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:**

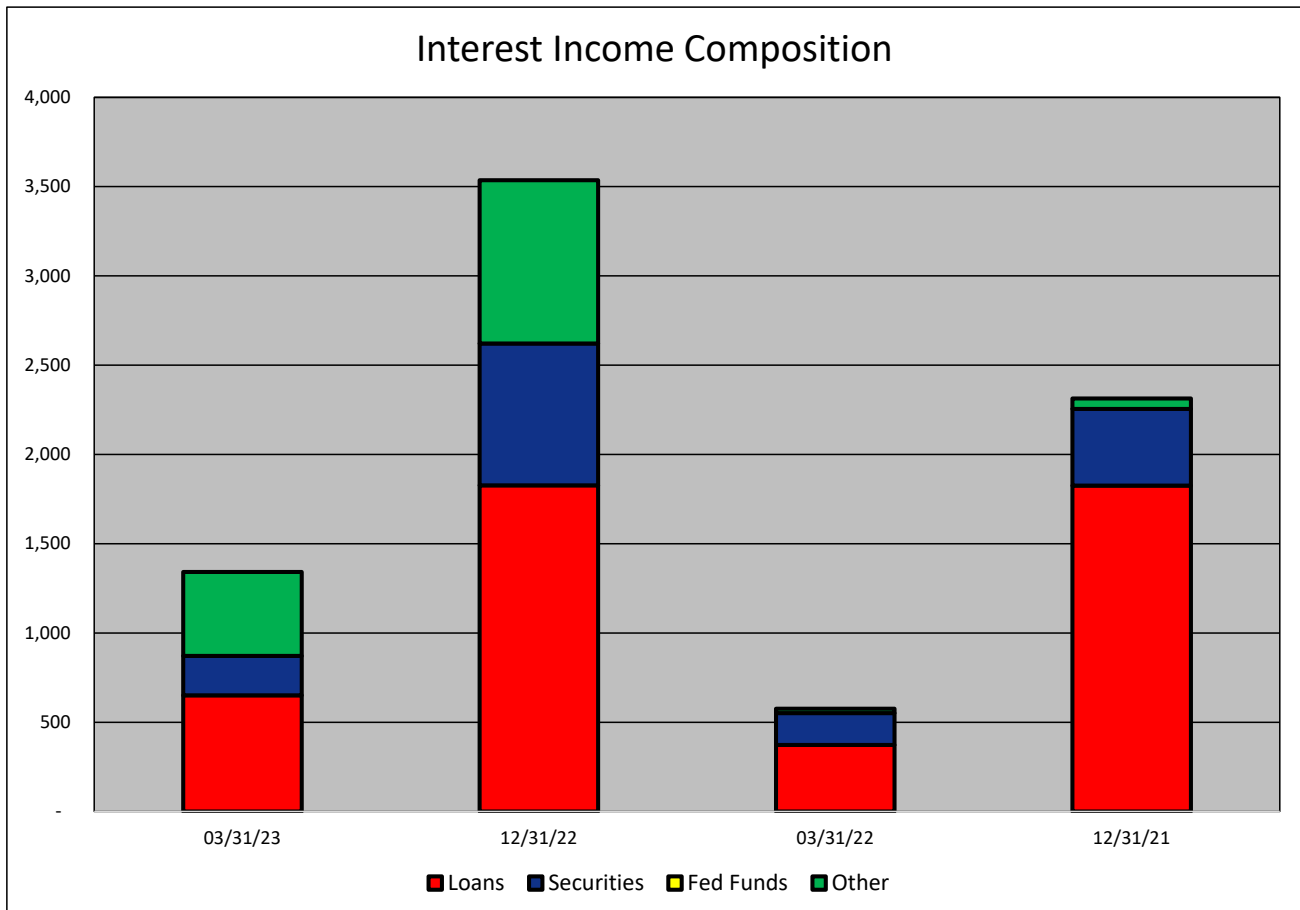
Demand Deposits	62,182	69,021	68,261	63,604	(6,079)	(8.91)
Money Market	33,400	33,597	31,336	33,128	2,064	6.59
Regular Savings	13,417	12,991	13,911	13,535	(494)	(3.55)
Certificates of Deposit	8,661	8,559	9,109	9,524	(448)	(4.92)
Other non-int deposits	8,224	9,660	12,578	12,260	(4,354)	(34.62)
<b>Total Deposits</b>	<b>125,884</b>	<b>133,828</b>	<b>135,195</b>	<b>132,051</b>	<b>(9,311)</b>	<b>(6.89)</b>





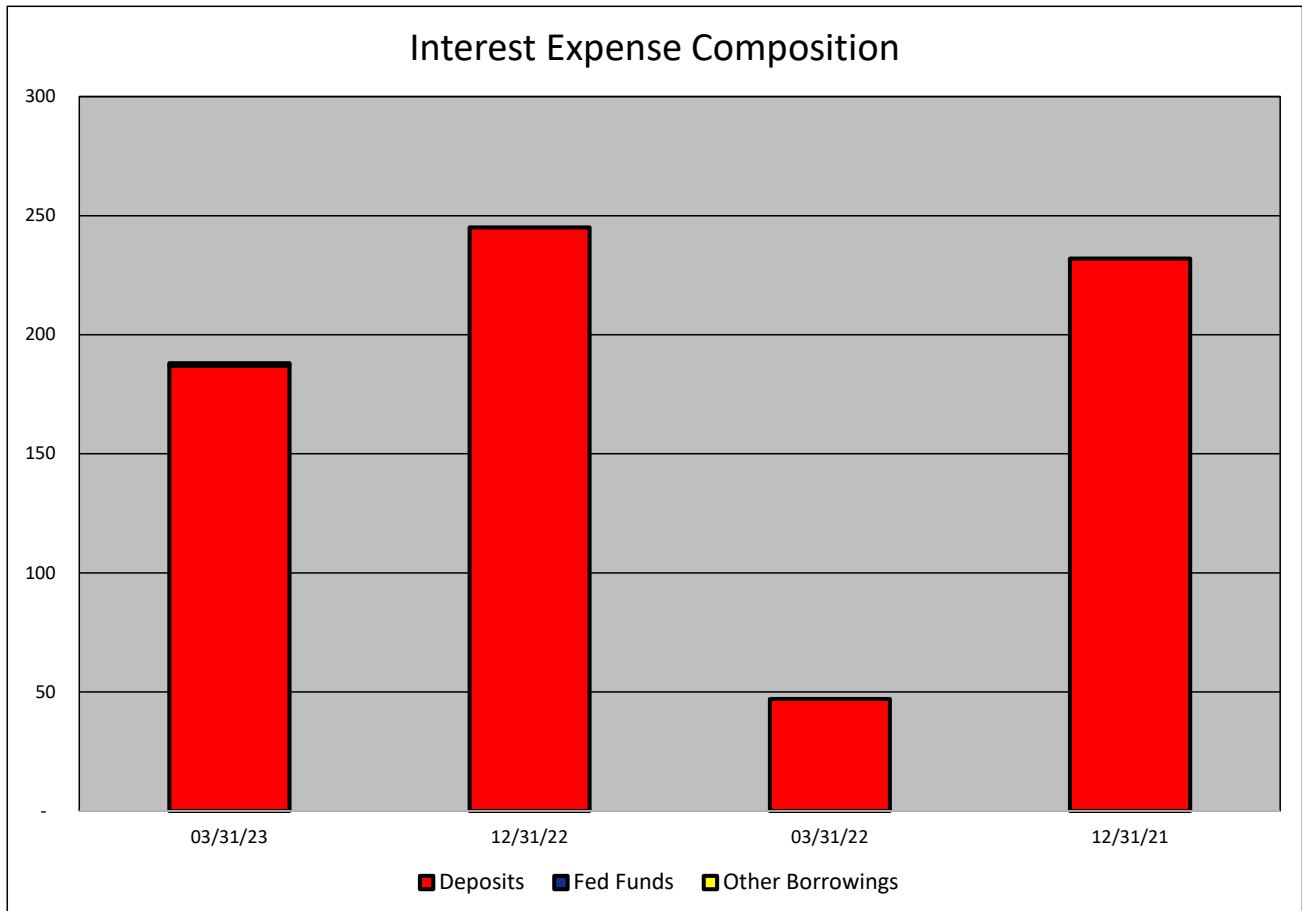
**INTEREST INCOME COMPOSITION- Bank of Belle Glade**  
(Dollars in Thousands)

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	651	1,827	373	1,826	278	74.53
Securities	221	794	178	429	43	24.16
Fed Funds	-	-	-	-	-	NA
Other	470	915	25	59	445	1,780.00
<b>Total Int Income</b>	<b>1,342</b>	<b>3,536</b>	<b>576</b>	<b>2,314</b>	<b>766</b>	<b>132.99</b>



**INTEREST EXPENSE COMPOSITION- Bank of Belle Glade**  
(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 EXPENSE CATEGORY</b>						
Deposits	187	245	47	232	140	297.87
Fed Funds	1	-	-	-	1	NA
Other Borrowings	-	-	-	-	-	NA
<b>Total Int Expense</b>	<b>188</b>	<b>245</b>	<b>47</b>	<b>232</b>	<b>141</b>	<b>300.00</b>

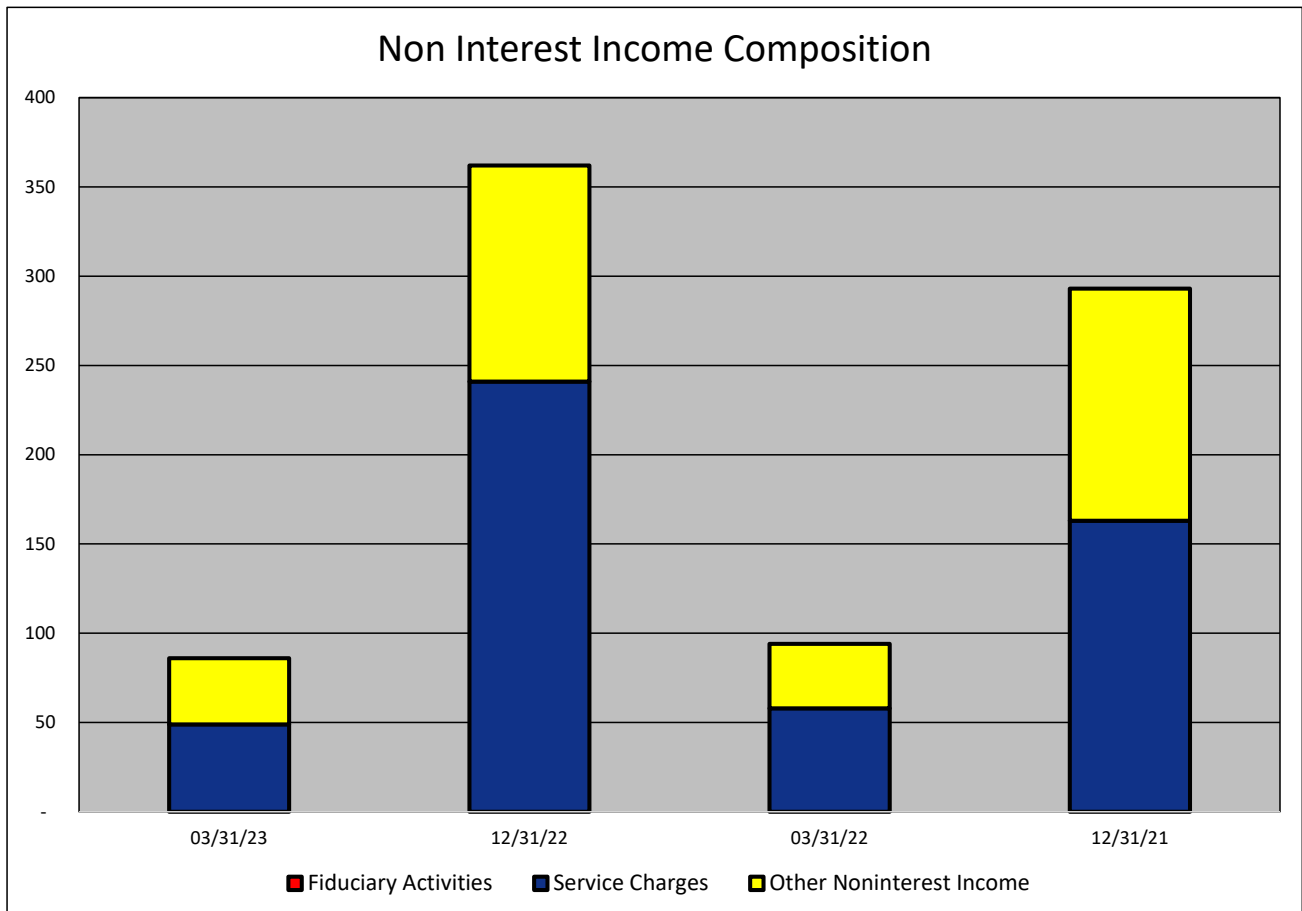


**NONINTEREST INCOME COMPOSITION- Bank of Belle Glade**  
(Dollars in Thousands)

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	49	241	58	163	(9)	(15.52)
Other Noninterest Income	37	121	36	130	1	2.78
<b>Total Nonint. Income</b>	<b>86</b>	<b>362</b>	<b>94</b>	<b>293</b>	<b>(8)</b>	<b>(8.51)</b>

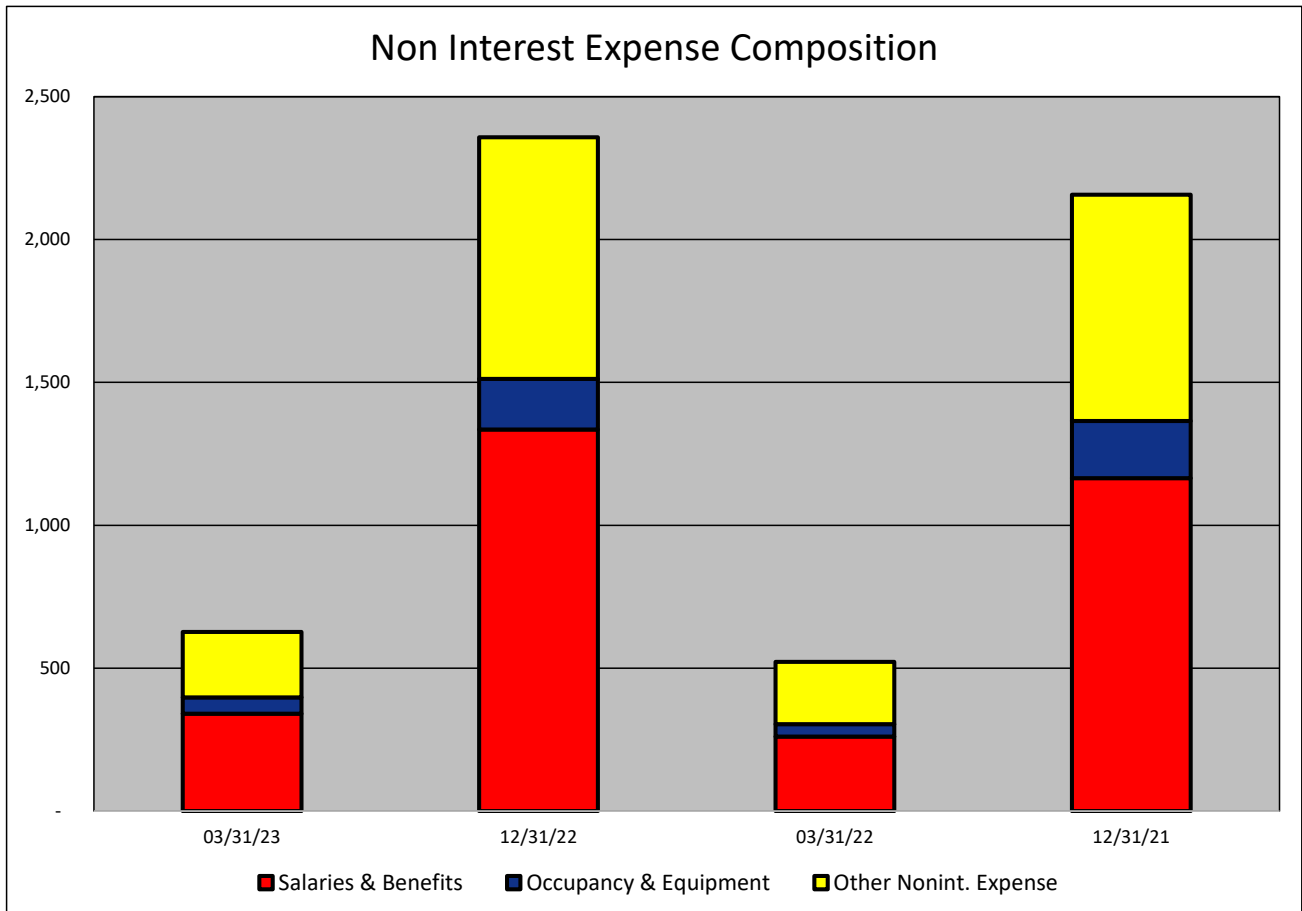


**NONINTEREST EXPENSE COMPOSITION- Bank of Belle Glade**  
(Dollars in Thousands)

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	341	1,335	261	1,165	80	30.65
Occupancy & Equipment	57	177	43	200	14	32.56
Other Nonint. Expense	229	846	218	792	11	5.05
<b>Total Nonint. Expense</b>	<b>627</b>	<b>2,358</b>	<b>522</b>	<b>2,157</b>	<b>105</b>	<b>20.11</b>



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

BALANCE SHEET

Institution name	Total Assets \$'000		% Change in Assets
	This Year	Last Year	
Evermore Bank	55,608	-	NA
Locality Bank	121,644	43,775	177.88
Optimumbank	620,872	385,263	61.16
Seacoast National Bank	15,247,533	10,905,403	39.82
Cypress Bank & Trust	135,596	100,600	34.79
Anchor Bank	304,213	239,824	26.85
Marine Bank & Trust Company	652,826	593,366	10.02
Desjardins Bank, National Association	351,388	354,948	(1.00)
Flagler Bank	494,594	501,912	(1.46)
Community Bank Of The South	251,214	260,073	(3.41)
Bank Of Belle Glade	134,921	144,080	(6.36)
Natbank, National Association	211,516	226,547	(6.63)
Paradise Bank	363,955	425,464	(14.46)
American National Bank	473,918	558,527	(15.15)

<b>Select Peer Average</b>	1,387,128	1,052,842	23.23
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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	
Evermore Bank	20,604	-	NA
Locality Bank	76,939	8,278	829.44
Cypress Bank & Trust	61,740	24,061	156.60
Optimumbank	501,910	277,094	81.13
Seacoast National Bank	10,137,233	6,471,832	56.64
<b>Bank Of Belle Glade</b>	<b>47,031</b>	<b>32,610</b>	<b>44.22</b>
Anchor Bank	241,705	169,169	42.88
Marine Bank & Trust Company	437,074	342,643	27.56
Flagler Bank	365,261	288,095	26.78
Desjardins Bank, National Association	249,825	204,158	22.37
American National Bank	316,357	266,992	18.49
Natbank, National Association	167,023	143,457	16.43
Community Bank Of The South	66,185	68,631	(3.56)
Paradise Bank	234,166	245,092	(4.46)

<b>Select Peer Average</b>	923,075	610,151	101.12
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PEER GROUP COMPARISONS REPORT

*Treasure Coast 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
Evermore Bank	48.59	<b>57.16</b>	146.43	147.68	146.43
Locality Bank	27.98	<b>29.02</b>	34.50	35.26	34.50
Natbank, National Association	15.69	<b>16.36</b>	30.20	31.46	30.20
Desjardins Bank, National Association	14.34	<b>14.74</b>	0.00	0.00	0.00
American National Bank	10.61	<b>12.35</b>	15.87	16.51	15.87
Optimumbank	10.02	<b>11.24</b>	0.00	0.00	0.00
Cypress Bank & Trust	11.52	<b>11.20</b>	0.00	0.00	0.00
Flagler Bank	8.83	<b>10.55</b>	12.95	13.90	12.95
Seacoast National Bank	13.23	<b>10.36</b>	12.46	13.65	12.46
Paradise Bank	8.09	<b>10.31</b>	13.75	14.68	13.75
Anchor Bank	7.88	<b>8.77</b>	0.00	0.00	0.00
Bank Of Belle Glade	6.35	<b>8.69</b>	22.46	23.22	22.46
Community Bank Of The South	6.38	<b>8.19</b>	22.75	23.69	22.75
Marine Bank & Trust Company	5.26	<b>8.01</b>	12.36	13.61	12.36

Select Peer Average	13.91	15.50	23.12	23.83	23.12
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**BALANCE SHEET RATIOS**  
For the three months ended March 31, 2023

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Anchor Bank	<b>123.67</b>	79.45	4.99
Natbank, National Association	<b>96.27</b>	78.96	1.69
Flagler Bank	<b>94.97</b>	73.85	19.52
Optimumbank	<b>94.89</b>	80.84	4.20
Desjardins Bank, National Association	<b>90.08</b>	71.10	7.43
Locality Bank	<b>88.93</b>	63.25	12.58
Seacoast National Bank	<b>82.31</b>	66.48	18.15
Evermore Bank	<b>78.44</b>	37.05	0.00
American National Bank	<b>76.17</b>	66.75	16.71
Marine Bank & Trust Company	<b>72.77</b>	66.95	26.02
Paradise Bank	<b>70.70</b>	64.34	14.47
Cypress Bank & Trust	<b>53.72</b>	45.53	19.94
<b>Bank Of Belle Glade</b>	<b>37.36</b>	<b>34.86</b>	<b>30.18</b>
Community Bank Of The South	<b>28.53</b>	26.35	34.18

<b>Select Peer Average</b>	<b>77.77</b>	<b>61.13</b>	<b>15.00</b>
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast 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
Paradise Bank	363,944	<b>3.39</b>	44.87
Flagler Bank	500,792	<b>1.59</b>	18.64
Desjardins Bank, National Association	341,728	<b>1.47</b>	10.38
American National Bank	467,422	<b>1.41</b>	13.36
<b>Bank Of Belle Glade</b>	<b>135,908</b>	<b>1.35</b>	<b>22.19</b>
Community Bank Of The South	267,132	<b>1.31</b>	22.23
Optimumbank	601,733	<b>0.93</b>	9.17
Marine Bank & Trust Company	667,940	<b>0.91</b>	18.87
Natbank, National Association	204,869	<b>0.89</b>	5.50
Anchor Bank	283,194	<b>0.57</b>	6.86
Seacoast National Bank	14,185,812	<b>0.36</b>	2.82
Cypress Bank & Trust	131,004	<b>(0.06)</b>	(0.49)
Locality Bank	116,868	<b>(1.77)</b>	(6.04)
Evermore Bank	47,269	<b>(6.88)</b>	(11.87)

<b>Select Peer Average</b>	1,308,258	0.39	11.18
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**PEER GROUP COMPARISONS REPORT**

*Treasure Coast 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
American National Bank	0.14	1.58	<b>47.15</b>	15.29
Community Bank Of The South	0.14	1.47	<b>47.85</b>	12.56
Flagler Bank	0.26	1.33	<b>49.84</b>	11.50
Paradise Bank	0.99	2.40	<b>50.00</b>	7.91
<b>Bank Of Belle Glade</b>	<b>0.25</b>	<b>1.59</b>	<b>50.56</b>	<b>8.99</b>
Optimumbank	0.48	1.57	<b>53.27</b>	11.71
Desjardins Bank, National Association	1.05	1.81	<b>59.27</b>	7.48
Marine Bank & Trust Company	0.28	1.74	<b>59.87</b>	8.59
Seacoast National Bank	0.60	2.40	<b>69.21</b>	9.24
Natbank, National Association	0.67	2.90	<b>75.87</b>	5.88
Anchor Bank	0.33	2.70	<b>79.91</b>	7.07
Cypress Bank & Trust	6.05	3.04	<b>98.81</b>	2.66
Locality Bank	0.19	5.15	<b>149.00</b>	4.87
Evermore Bank	0.03	8.37	<b>240.44</b>	3.27

<b>Select Peer Average</b>	0.82	2.72	80.79	8.36
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**PEER GROUP COMPARISONS REPORT**

*Treasure Coast 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
American National Bank	0.71	0.00	<b>0.00</b>	0.00
Community Bank Of The South	1.49	0.00	<b>0.00</b>	0.00
Desjardins Bank, National Association	1.03	0.00	<b>0.00</b>	0.00
<b>Bank Of Belle Glade</b>	<b>0.85</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Evermore Bank	1.11	0.00	<b>0.00</b>	0.00
Cypress Bank & Trust	1.50	0.00	<b>0.00</b>	0.00
Locality Bank	0.97	0.00	<b>0.00</b>	0.00
Natbank, National Association	1.03	0.00	<b>0.00</b>	0.00
Optimumbank	1.27	0.00	<b>0.00</b>	0.00
Paradise Bank	1.09	0.03	<b>0.02</b>	0.19
Flagler Bank	1.07	0.20	<b>0.15</b>	1.55
Marine Bank & Trust Company	1.39	0.34	<b>0.23</b>	3.64
Anchor Bank	0.58	0.38	<b>0.30</b>	3.64
Seacoast National Bank	1.54	0.51	<b>0.39</b>	4.47

<b>Select Peer Average</b>	1.12	0.10	0.08	0.96
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast 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
Bank Of Belle Glade	<b>6.27</b>	27.54	0.00	8.60	21.58
Anchor Bank	<b>3.50</b>	5.74	0.00	4.99	0.00
Optimumbank	<b>3.33</b>	3.32	7.31	0.08	4.12
Flagler Bank	<b>1.74</b>	2.04	0.00	0.00	19.52
Evermore Bank	<b>1.51</b>	56.75	0.00	0.00	0.00
Natbank, National Association	<b>1.51</b>	15.83	0.16	0.00	1.69
Paradise Bank	<b>1.22</b>	13.81	0.00	0.00	14.47
Seacoast National Bank	<b>1.20</b>	3.95	0.05	4.84	13.22
Marine Bank & Trust Company	<b>1.12</b>	2.54	0.00	0.31	25.72
Locality Bank	<b>1.04</b>	20.37	0.00	0.00	12.58
American National Bank	<b>0.99</b>	2.23	9.19	0.00	16.71
Cypress Bank & Trust	<b>0.88</b>	12.69	12.49	19.57	0.00
Community Bank Of The South	<b>0.73</b>	35.25	0.00	0.00	34.18
Desjardins Bank, National Association	<b>0.66</b>	19.94	0.00	7.43	0.00

<b>Select Peer Average</b>	1.84	15.86	2.09	3.27	11.70
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast 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
Optimumbank	<b>79.82</b>	0.54	0.00	0.00
Anchor Bank	<b>78.99</b>	4.13	0.00	0.00
Natbank, National Association	<b>78.15</b>	1.56	0.00	0.00
Flagler Bank	<b>73.06</b>	1.00	0.00	0.00
Desjardins Bank, National Association	<b>70.36</b>	0.53	0.00	0.00
American National Bank	<b>66.28</b>	0.08	0.00	0.00
Marine Bank & Trust Company	<b>66.02</b>	1.21	0.00	0.00
Seacoast National Bank	<b>65.45</b>	1.09	0.05	5.55
Paradise Bank	<b>63.64</b>	3.32	0.00	0.60
Locality Bank	<b>62.63</b>	2.05	0.00	0.00
Cypress Bank & Trust	<b>44.85</b>	4.28	0.00	0.15
Evermore Bank	<b>36.34</b>	4.41	0.00	0.00
<b>Bank Of Belle Glade</b>	<b>34.56</b>	<b>0.31</b>	<b>0.00</b>	<b>0.00</b>
Community Bank Of The South	<b>25.95</b>	0.99	0.00	0.00

<b>Select Peer Average</b>	<b>60.44</b>	<b>1.82</b>	<b>0.00</b>	<b>0.45</b>
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast 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
Desjardins Bank, National Association	<b>80.29</b>	12.90	93.19	0.00	6.81
Natbank, National Association	<b>72.14</b>	27.86	100.00	0.00	0.00
<b>Bank Of Belle Glade</b>	<b>49.54</b>	<b>50.46</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>
Paradise Bank	<b>47.99</b>	52.01	100.00	0.00	0.00
Cypress Bank & Trust	<b>38.20</b>	60.56	98.76	1.24	0.00
American National Bank	<b>35.58</b>	64.41	99.99	0.01	0.00
Marine Bank & Trust Company	<b>35.05</b>	62.36	97.41	0.00	2.59
Seacoast National Bank	<b>34.83</b>	59.23	94.06	3.00	2.94
Anchor Bank	<b>30.72</b>	39.85	70.57	7.22	22.21
Optimumbank	<b>29.12</b>	66.36	95.49	0.00	4.51
Community Bank Of The South	<b>28.97</b>	71.03	100.00	0.00	0.00
Flagler Bank	<b>21.15</b>	64.38	85.53	0.62	13.85
Locality Bank	<b>17.84</b>	82.16	100.00	0.00	0.00
Evermore Bank	<b>15.91</b>	84.09	100.00	0.00	0.00

<b>Select Peer Average</b>	38.38	56.98	95.36	0.86	3.78
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast 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
Paradise Bank	6.90	1.41	<b>6.21</b>	93.20
Seacoast National Bank	5.02	1.37	<b>4.20</b>	88.75
Natbank, National Association	4.30	0.97	<b>4.10</b>	98.20
Desjardins Bank, National Association	4.28	2.43	<b>3.86</b>	97.78
Evermore Bank	4.93	3.24	<b>3.76</b>	92.07
Anchor Bank	5.34	2.62	<b>3.70</b>	93.71
American National Bank	4.39	1.38	<b>3.61</b>	97.43
Locality Bank	5.21	2.91	<b>3.50</b>	97.12
Cypress Bank & Trust	4.63	1.96	<b>3.48</b>	90.50
Optimumbank	5.14	2.65	<b>3.46</b>	97.24
<b>Bank Of Belle Glade</b>	<b>3.92</b>	<b>1.18</b>	<b>3.37</b>	<b>100.70</b>
Community Bank Of The South	3.95	0.83	<b>3.33</b>	96.16
Marine Bank & Trust Company	4.10	1.53	<b>3.15</b>	96.40
Flagler Bank	4.61	2.05	<b>3.10</b>	94.56

<b>Select Peer Average</b>	4.77	1.90	4.08	95.27
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