

# Community Bank Of The South

Merritt Island, FL

Established  
11/29/1999

## 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 three months ended March 31, 2024**

Institution name	Total Assets (\$'000's)
Seacoast National Bank	14,821,611
Optimumbank	940,399
Marine Bank & Trust Company	666,307
American National Bank	468,771
Paradise Bank	367,503
Anchor Bank	351,361
Desjardins Bank, National Association	339,536
Community Bank Of The South	243,515
Natbank, National Association	215,083
Locality Bank	203,065
Cypress Bank & Trust	187,234
Evermore Bank	125,508
Bank Of Belle Glade	125,087

Institution name	Return on Avg Assets (%)
Paradise Bank	2.82
Desjardins Bank, National Association	1.85
Optimumbank	1.29
Bank Of Belle Glade	1.00
American National Bank	0.83
Community Bank Of The South	0.72
Seacoast National Bank	0.72
Marine Bank & Trust Company	0.57
Anchor Bank	0.43
Cypress Bank & Trust	0.14
Natbank, National Association	(0.20)
Locality Bank	(0.88)
Evermore Bank	(0.92)

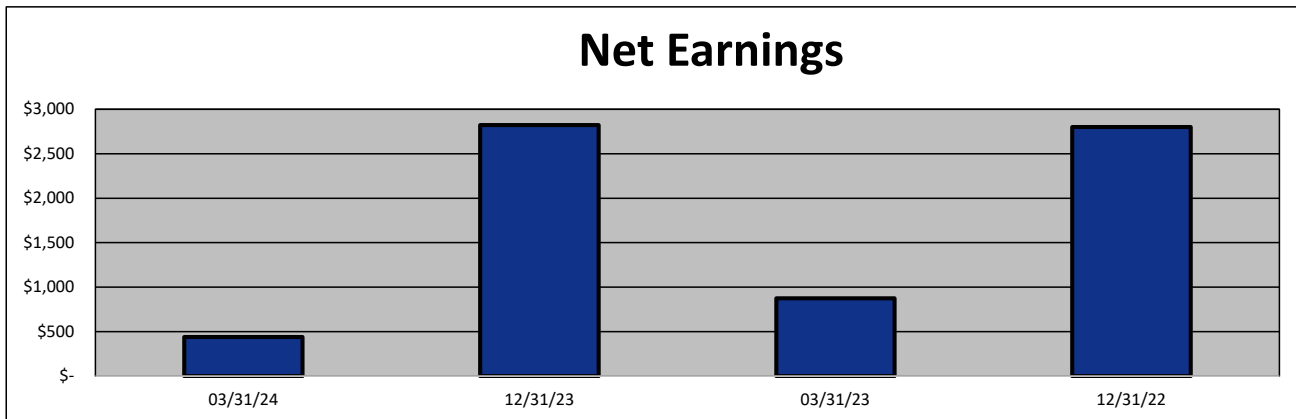
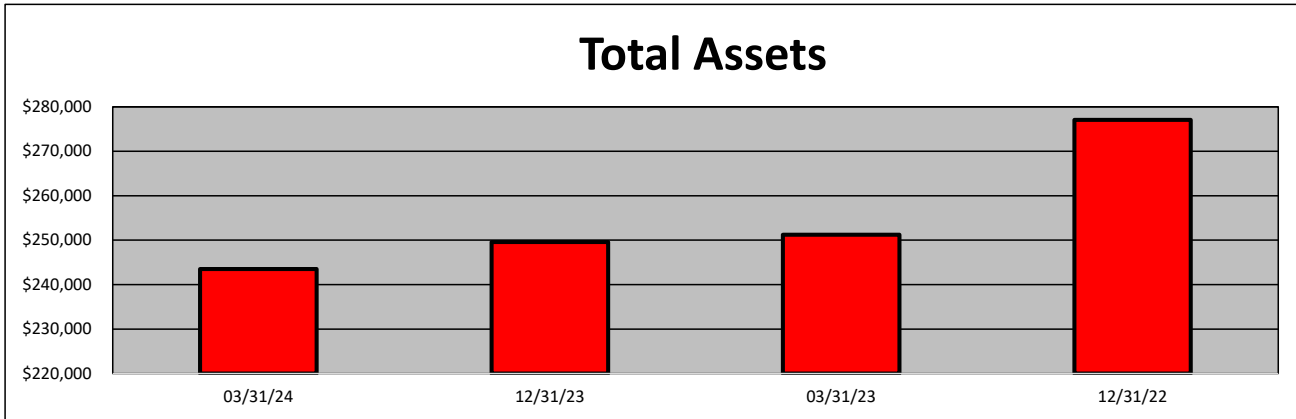
**EXECUTIVE SUMMARY - Community Bank of the South  
(Percentage)**

Period Ending	03/31/24	12/31/23	03/31/23	12/31/22	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	6.65	6.75	6.39	5.60	9.56	11.87
Leverage Ratio	9.29	9.21	8.17	7.90	10.76	13.16
Tier 1 Cap/Risk Based Assets	23.15	22.02	22.69	21.15	12.94	11.25
Risk Based Ratio	24.20	23.02	23.71	21.99	13.79	11.82
Common Equity Tier 1 Capital Ratio	23.15	22.02	22.69	21.15	12.90	11.25
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	32.47	31.34	28.53	26.08	73.91	79.80
Loans/Assets	29.89	28.75	26.34	24.36	62.12	65.13
Securities/Assets	32.42	32.67	34.18	31.54	20.01	13.01
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.72	1.12	1.31	1.06	0.74	0.64
Return on Avg Equity	10.65	17.74	22.21	16.71	10.88	8.16
Nonint Income/Avg Assets	0.16	0.19	0.14	0.14	0.79	0.83
Net Overhead Ratio	1.53	1.48	1.47	1.38	2.13	2.53
Efficiency Ratio	63.39	52.73	47.85	52.08	73.35	76.56
Assets (per million) per Employee	12.82	13.14	12.56	13.19	10.38	8.71
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.28	1.44	1.49	1.28	1.31	1.03
Nonperforming Loans/Total Loans	0.00	0.00	0.00	0.00	0.50	0.14
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.00	0.32	0.11
Adjusted Texas Ratio	0.00	0.00	0.00	0.00	3.59	0.95
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	4.66	4.32	3.95	2.94	5.37	5.64
Cost of funds	2.35	1.68	0.83	0.09	3.00	3.40
Net interest margin	2.73	3.09	3.33	2.88	2.82	3.28
Avg Earning Assets/Avg Assets	91.65	95.87	96.13	96.26	95.76	95.89

**SELECTED FINANCIAL DATA - Community Bank of the South**  
(Dollars in Thousands)

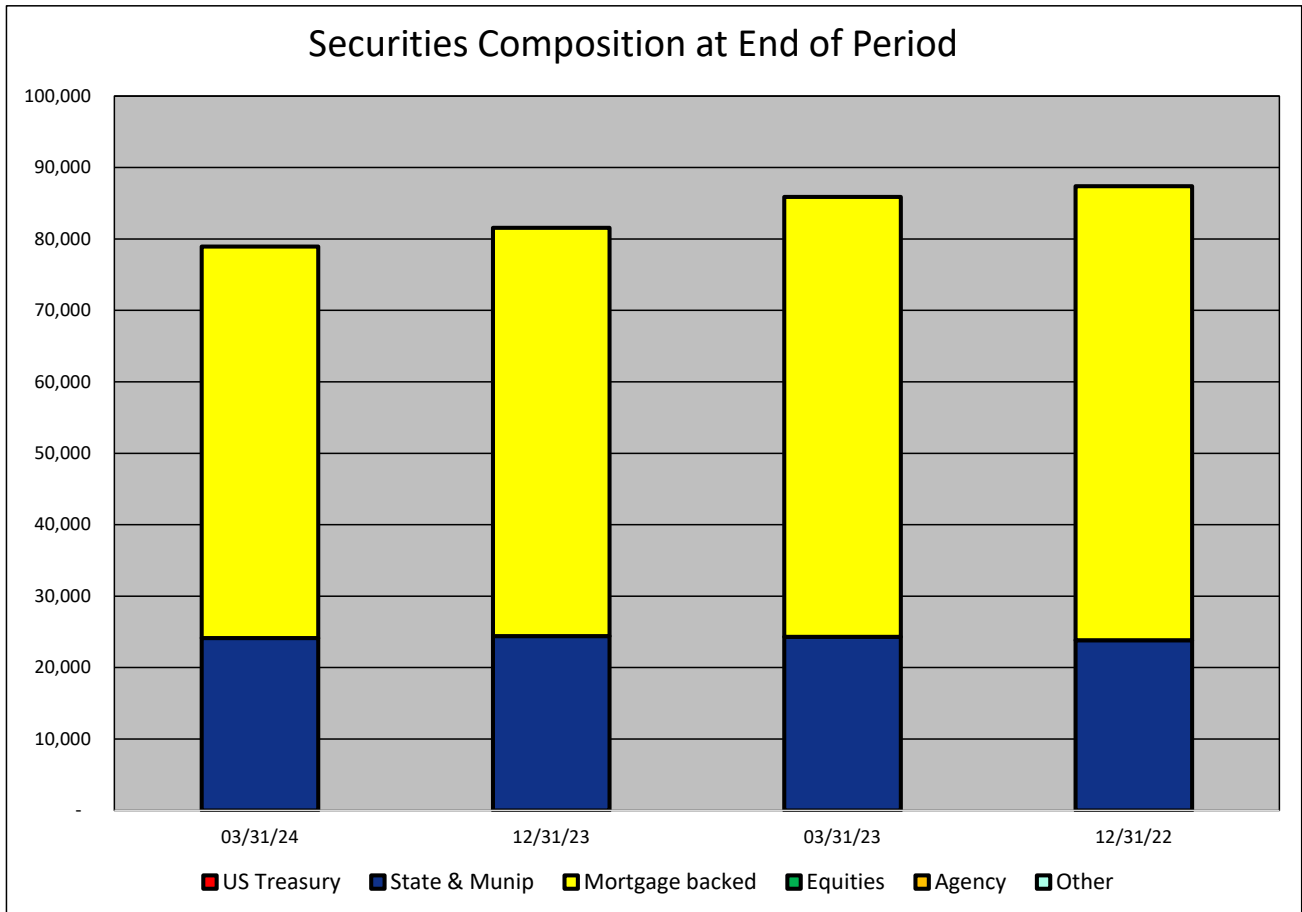
<b>As of:</b>	<b>03/31/24</b>	<b>12/31/23</b>	<b>03/31/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	243,515	249,597	251,241	277,045	(7,726)	(3.08)
Cash and Equivalents	82,477	87,359	90,379	113,215	(7,902)	(8.74)
Securities	78,940	81,554	85,869	87,383	(6,929)	(8.07)
Loans, net	72,783	71,758	66,185	67,501	6,598	9.97
Deposit Accounts	224,124	228,973	231,992	258,862	(7,868)	(3.39)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	16,200	16,840	16,052	15,507	148	0.92

<b>Period Ending</b>	<b>03/31/24</b>	<b>12/31/23</b>	<b>03/31/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	440	2,822	876	2,800	(436)	(49.77)
Interest Income	2,622	10,417	2,536	7,466	86	3.39
Interest Expense	1,085	2,963	395	161	690	174.68
Net Interest Income	1,537	7,454	2,141	7,305	(604)	(28.21)
Prov for Credit Losses	-	-	-	-	-	NA
Noninterest income	99	490	95	378	4	4.21
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	1,042	4,206	1,074	4,020	(32)	(2.98)
Net Operating Income	594	3,738	1,162	3,663	(568)	(48.88)
Income Taxes	154	916	286	863	(132)	(46.15)



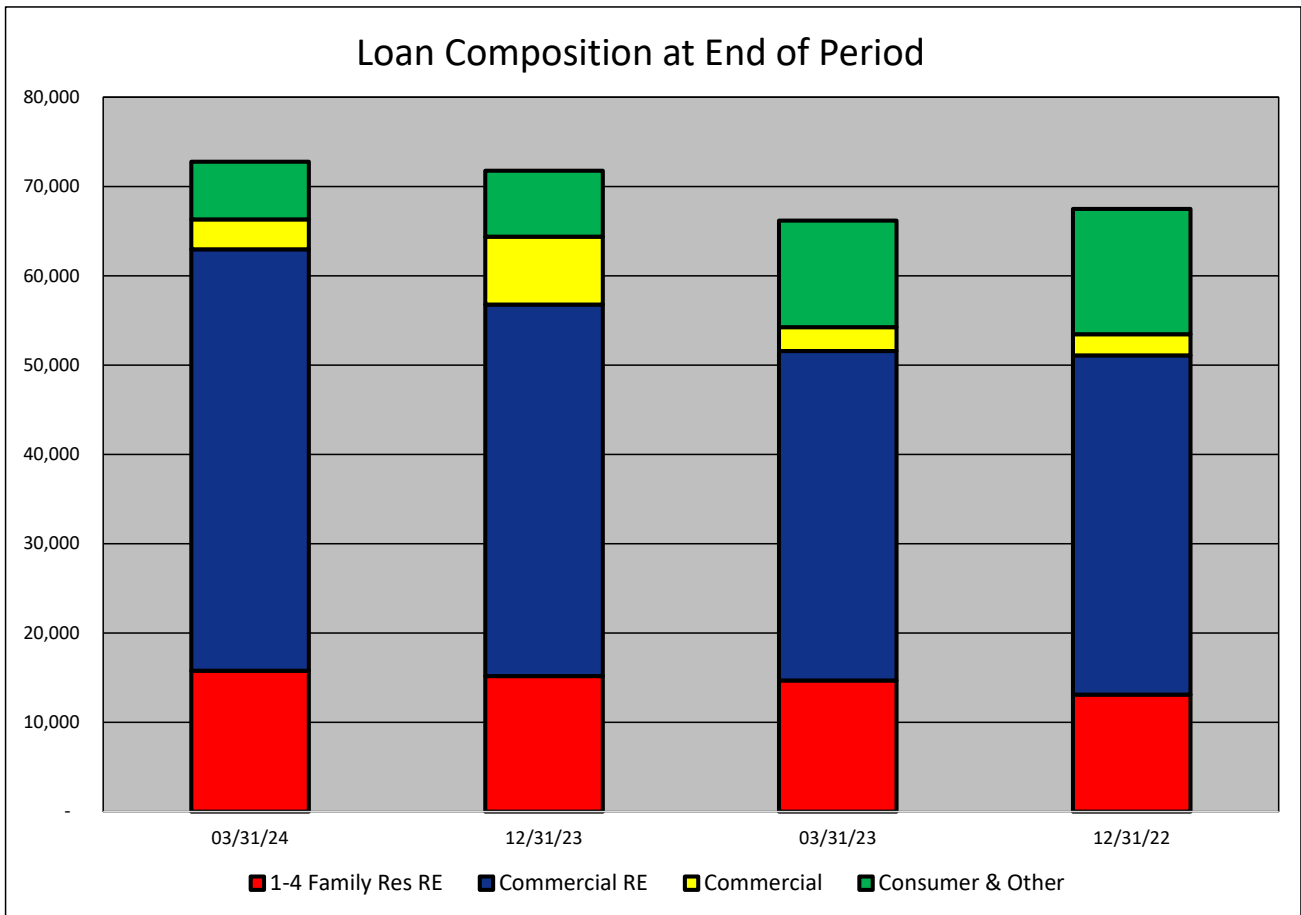
**SECURITIES COMPOSITION - Community Bank of the South**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>SECURITIES CATEGORY:</b>						
US Treasury	-	-	-	-	-	NA
State & Munip	24,136	24,417	24,293	23,825	(157)	(0.65)
Mortgage backed	54,804	57,137	61,576	63,558	(6,772)	(11.00)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>78,940</b>	<b>81,554</b>	<b>85,869</b>	<b>87,383</b>	<b>(6,929)</b>	<b>(8.07)</b>



**LOAN PORTFOLIO COMPOSITION - Community Bank of the South**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	15,774	15,187	14,673	13,104	1,101	7.50
Commercial RE	47,205	41,607	36,895	37,987	10,310	27.94
Commercial	3,351	7,599	2,671	2,374	680	25.46
Consumer & Other	6,453	7,365	11,946	14,036	(5,493)	(45.98)
Loans, Net	72,783	71,758	66,185	67,501	6,598	9.97



**LOAN PORTFOLIO QUALITY - Community Bank of the South**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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**ALLOWANCE FOR CREDIT LOSSES (LOANS):**

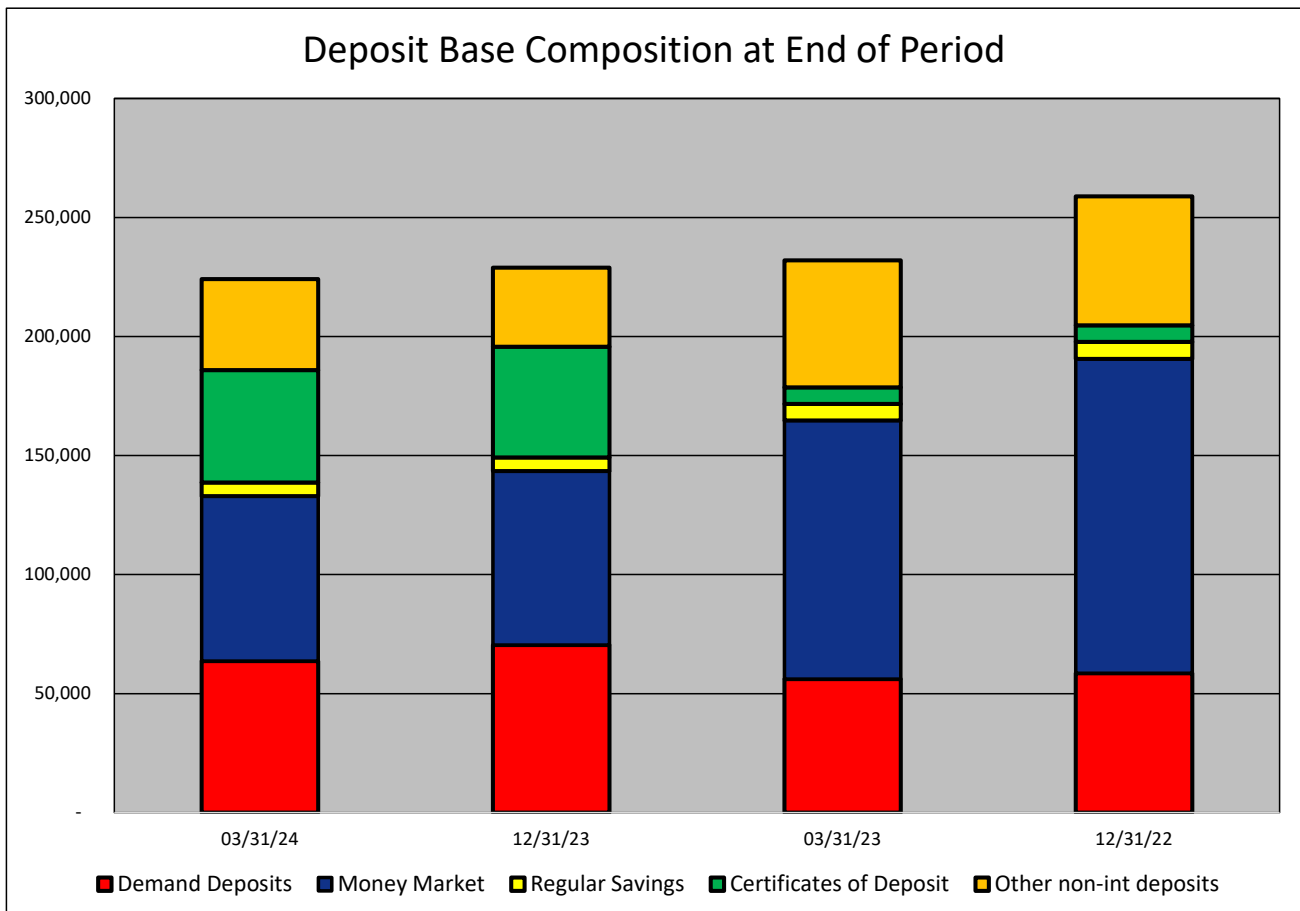
Beginning Balance	1,031	863	863	809	168	19.47
Total Recoveries	10	60	16	54	(6)	(37.50)
Total Charge-offs	-	-	-	-	-	NA
Provision Expense	-	-	-	-	-	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	(108)	108	108	-	(216)	(200.00)
Ending Balance	933	1,031	987	863	(54)	(5.47)

**NON-PERFORMING ASSETS:**

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

**DEPOSIT BASE COMPOSITION - Community Bank of the South**  
(Dollars in Thousands)

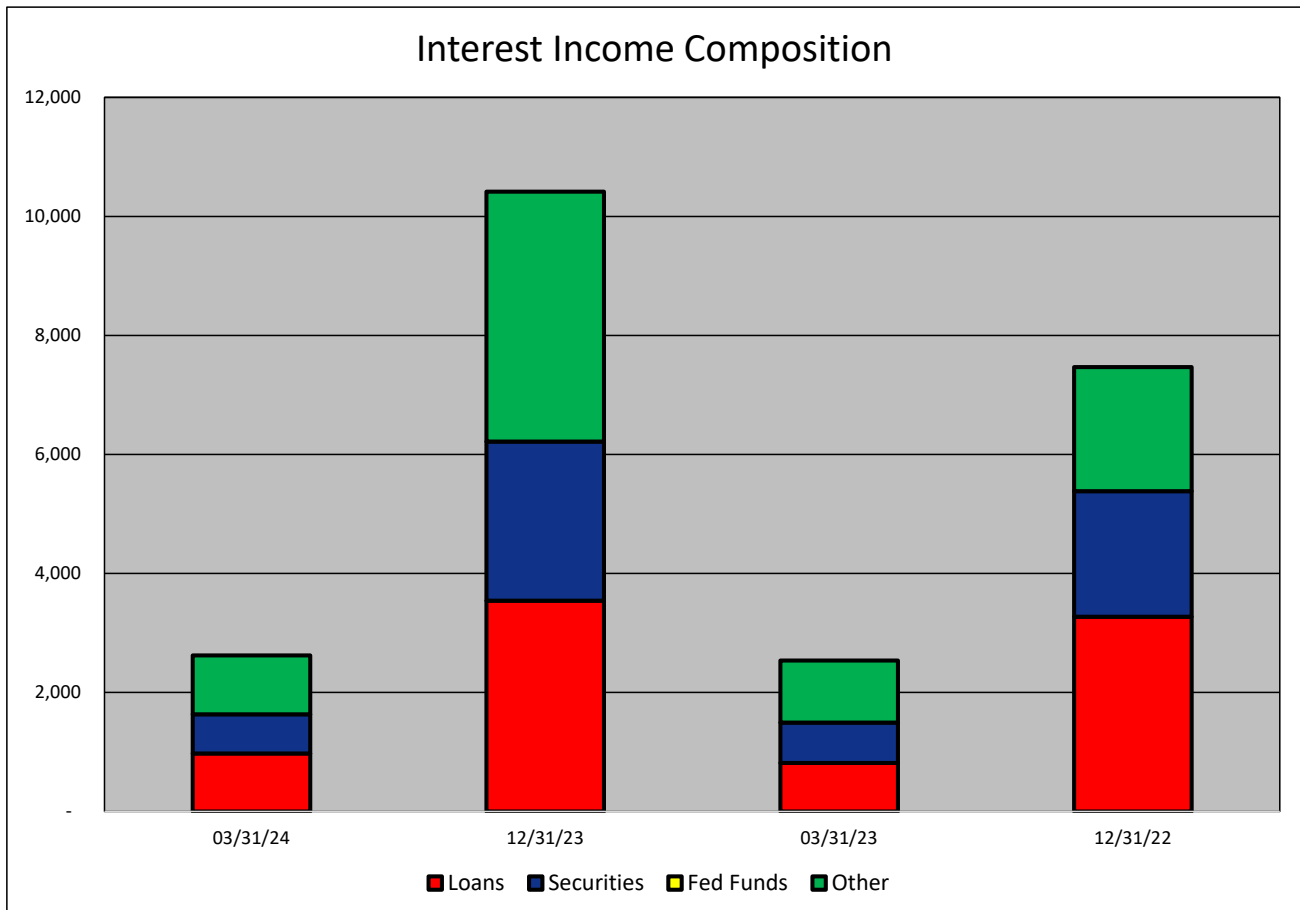
As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>DEPOSIT BASE CATEGORY:</b>						
Demand Deposits	63,663	70,392	56,063	58,543	7,600	13.56
Money Market	69,282	73,132	108,701	132,025	(39,419)	(36.26)
Regular Savings	5,690	5,654	6,883	7,186	(1,193)	(17.33)
Certificates of Deposit	47,293	46,500	6,951	6,924	40,342	580.38
Other non-int deposits	38,196	33,295	53,394	54,184	(15,198)	(28.46)
<b>Total Deposits</b>	<b>224,124</b>	<b>228,973</b>	<b>231,992</b>	<b>258,862</b>	<b>(7,868)</b>	<b>(3.39)</b>





**INTEREST INCOME COMPOSITION- Community Bank of the South**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	974	3,541	814	3,272	160	19.66
Securities	658	2,677	680	2,110	(22)	(3.24)
Fed Funds	-	-	-	-	-	NA
Other	990	4,199	1,042	2,084	(52)	(4.99)
<b>Total Int Income</b>	<u>2,622</u>	<u>10,417</u>	<u>2,536</u>	<u>7,466</u>	86	3.39

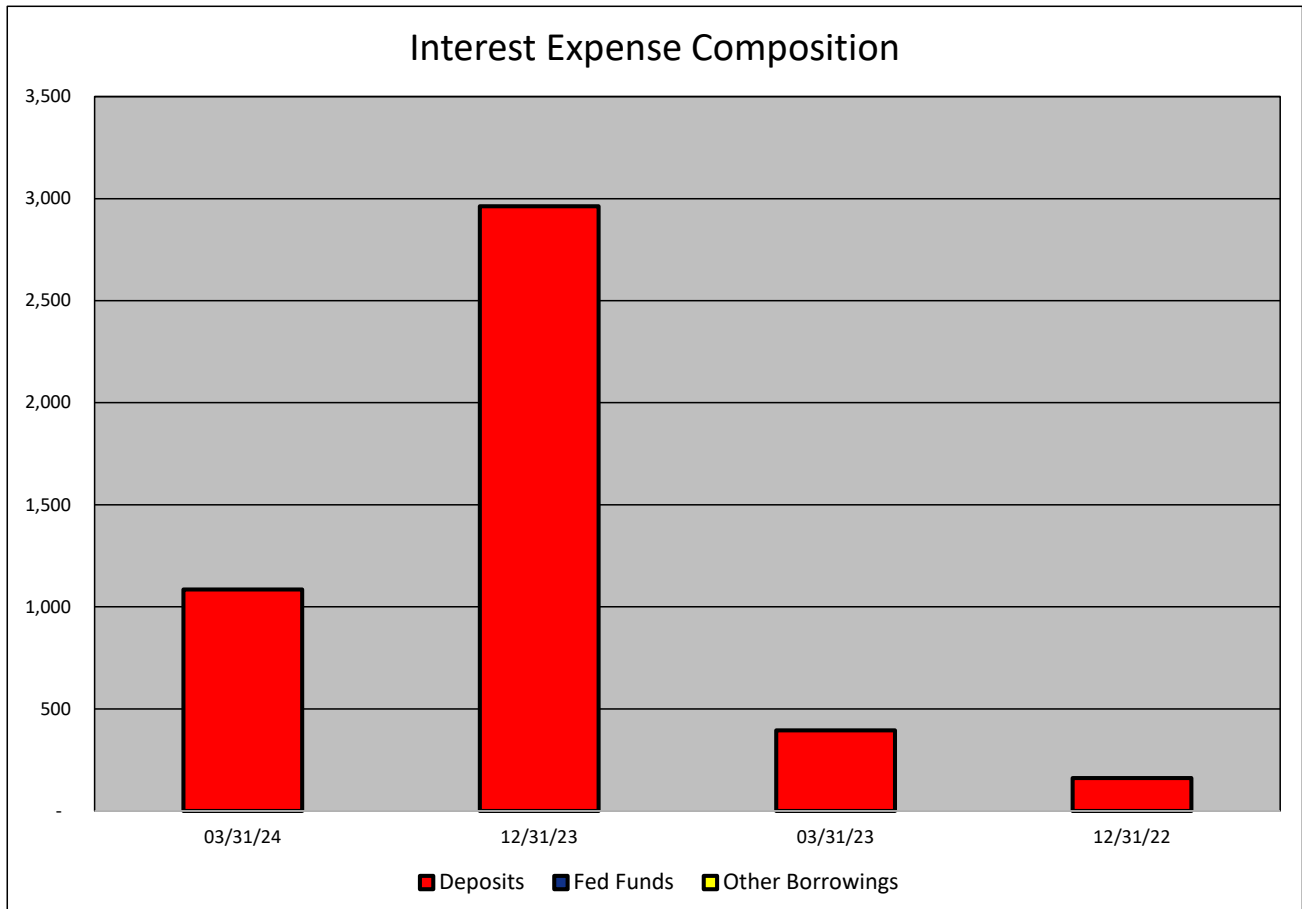


**INTEREST EXPENSE COMPOSITION- Community Bank of the South**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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**INTEREST EXPENSE CATEGORY**

Deposits	1,085	2,963	395	161	690	174.68
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
<b>Total Int Expense</b>	<b>1,085</b>	<b>2,963</b>	<b>395</b>	<b>161</b>	<b>690</b>	<b>174.68</b>

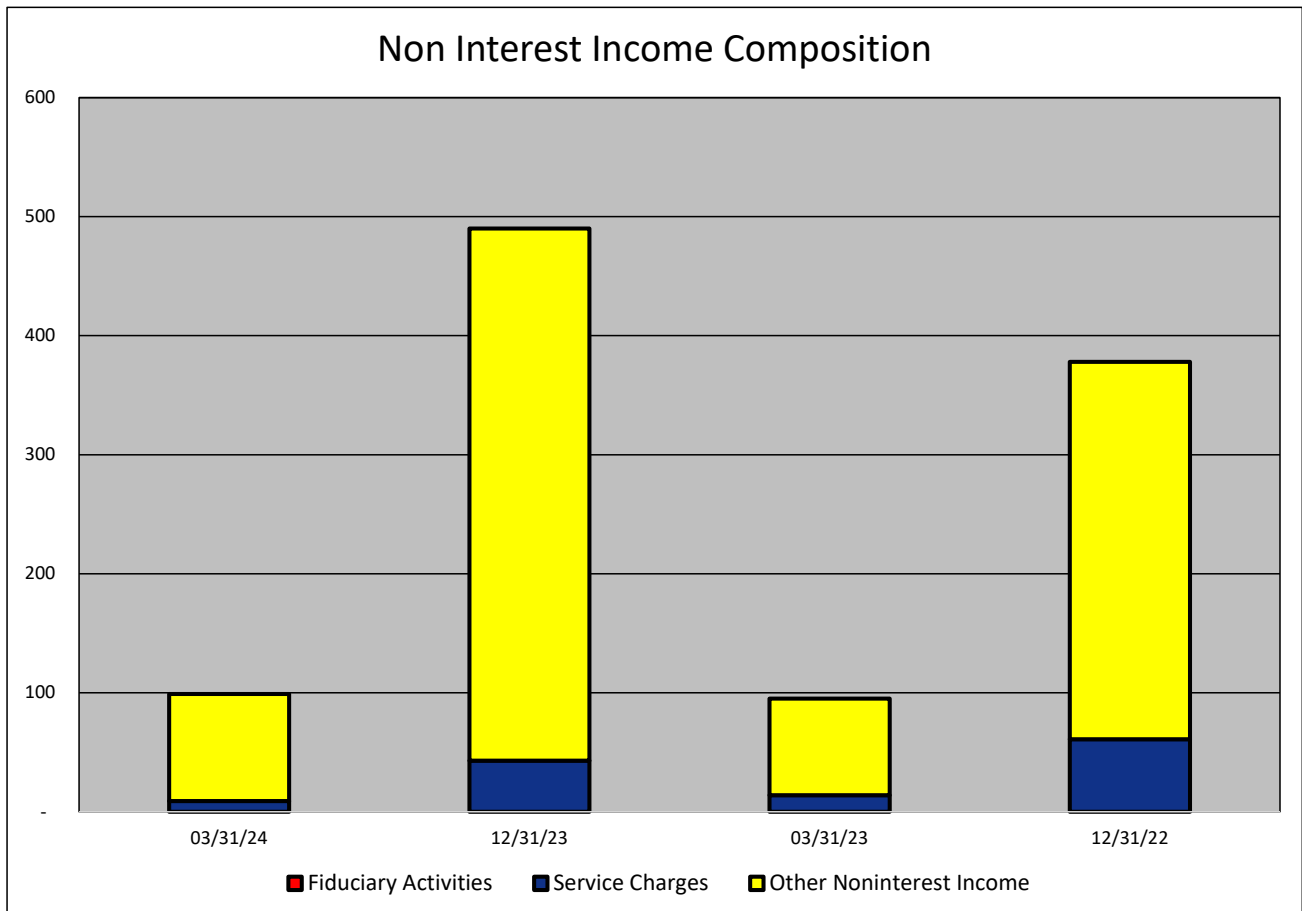


**NONINTEREST INCOME COMPOSITION- Community Bank of the South**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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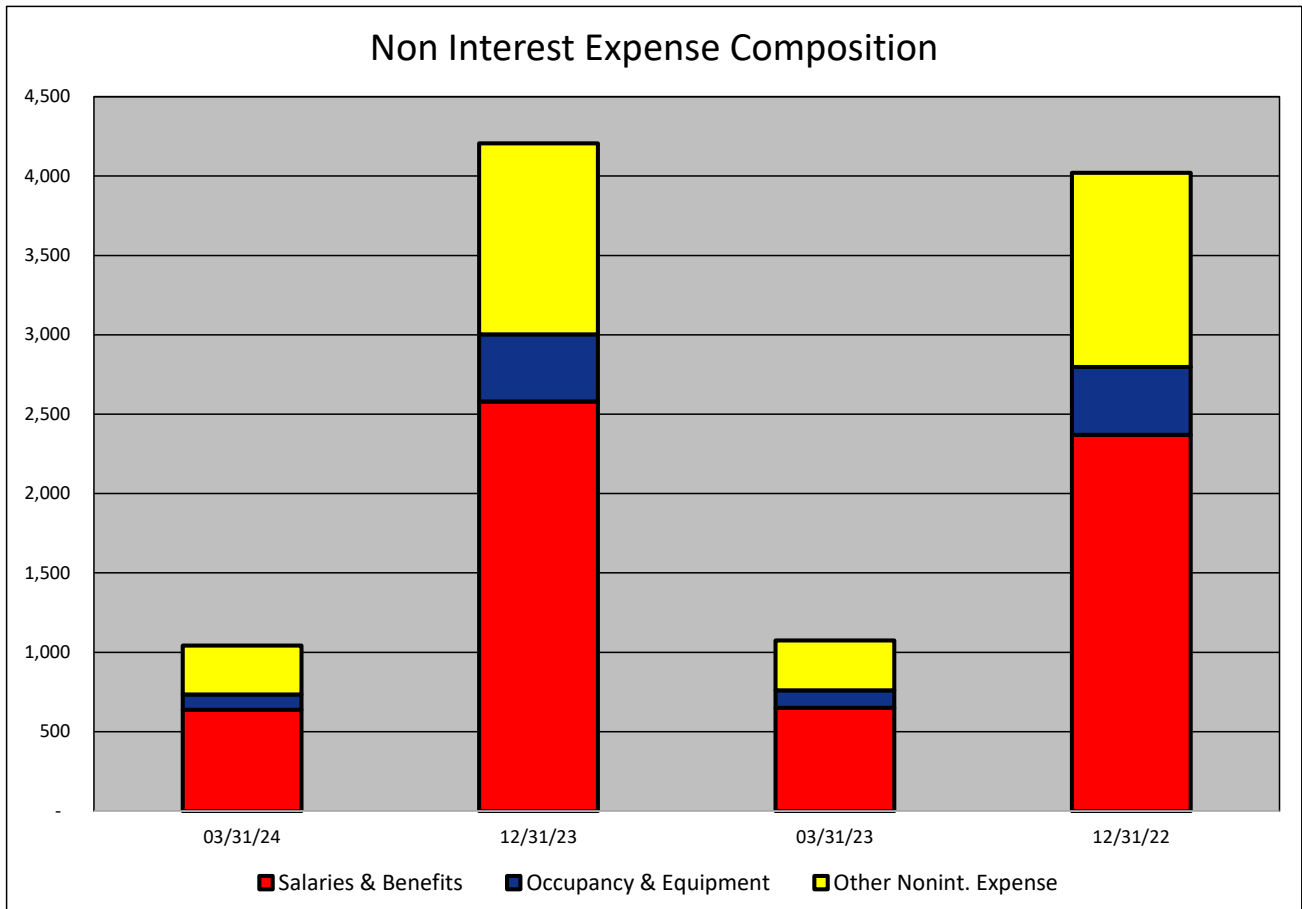
**NONINTEREST INCOME CATEGORY**

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	9	43	14	61	(5)	(35.71)
Other Noninterest Income	90	447	81	317	9	11.11
<b>Total Nonint. Income</b>	<b>99</b>	<b>490</b>	<b>95</b>	<b>378</b>	<b>4</b>	<b>4.21</b>



**NONINTEREST EXPENSE COMPOSITION- Community Bank of the South**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST EXPENSE CATEGORY</b>						
Salaries & Benefits	638	2,580	650	2,369	(12)	(1.85)
Occupancy & Equipment	97	423	111	429	(14)	(12.61)
Other Nonint. Expense	307	1,203	313	1,222	(6)	(1.92)
<b>Total Nonint. Expense</b>	<b>1,042</b>	<b>4,206</b>	<b>1,074</b>	<b>4,020</b>	<b>(32)</b>	<b>(2.98)</b>



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

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Evermore Bank	125,508	55,608	<b>125.70</b>
Locality Bank	203,065	121,644	<b>66.93</b>
Optimumbank	940,399	620,872	<b>51.46</b>
Cypress Bank & Trust	187,234	135,596	<b>38.08</b>
Anchor Bank	351,361	304,213	<b>15.50</b>
Marine Bank & Trust Company	666,307	652,826	<b>2.07</b>
Natbank, National Association	215,083	211,516	<b>1.69</b>
Paradise Bank	367,503	363,955	<b>0.97</b>
American National Bank	468,771	473,918	<b>(1.09)</b>
Seacoast National Bank	14,821,611	15,247,533	<b>(2.79)</b>
Community Bank Of The South	243,515	251,241	<b>(3.08)</b>
Desjardins Bank, National Association	339,536	351,388	<b>(3.37)</b>
Bank Of Belle Glade	125,087	134,921	<b>(7.29)</b>

<b>Select Peer Average</b>	1,465,768	1,455,787	21.91
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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	85,644	20,604	<b>315.67</b>
Locality Bank	139,392	76,939	<b>81.17</b>
Optimumbank	754,650	501,910	<b>50.36</b>
Cypress Bank & Trust	80,047	61,740	<b>29.65</b>
Anchor Bank	280,030	241,705	<b>15.86</b>
Bank Of Belle Glade	54,144	47,031	<b>15.12</b>
Community Bank Of The South	72,783	66,185	<b>9.97</b>
Natbank, National Association	181,038	167,023	<b>8.39</b>
American National Bank	339,660	316,357	<b>7.37</b>
Paradise Bank	245,965	234,166	<b>5.04</b>
Desjardins Bank, National Association	259,020	249,825	<b>3.68</b>
Marine Bank & Trust Company	444,241	437,074	<b>1.64</b>
Seacoast National Bank	9,987,527	10,137,233	<b>(1.48)</b>

<b>Select Peer Average</b>	994,165	965,984	41.73
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**PEER GROUP COMPARISONS REPORT**

*Treasure Coast Group*

**CAPITAL RATIOS**

**For the three months ended March 31, 2024**

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Evermore Bank	20.46	<b>23.03</b>	27.53	28.49	27.53
Natbank, National Association	20.44	<b>21.42</b>	38.63	39.89	38.63
Locality Bank	15.71	<b>17.01</b>	0.00	0.00	0.00
Desjardins Bank, National Association	16.48	<b>16.48</b>	0.00	0.00	0.00
American National Bank	11.06	<b>13.21</b>	16.01	16.72	16.01
Anchor Bank	10.05	<b>10.90</b>	0.00	0.00	0.00
Seacoast National Bank	14.25	<b>10.49</b>	13.93	15.18	13.93
Paradise Bank	7.42	<b>10.35</b>	13.28	14.20	13.28
Cypress Bank & Trust	9.37	<b>10.22</b>	0.00	0.00	0.00
Optimumbank	8.77	<b>10.19</b>	0.00	0.00	0.00
Bank Of Belle Glade	7.78	<b>10.05</b>	0.00	0.00	0.00
Community Bank Of The South	6.65	<b>9.29</b>	23.15	24.20	23.15
Marine Bank & Trust Company	5.92	<b>8.42</b>	13.67	14.92	13.67

<b>Select Peer Average</b>	11.87	13.16	11.25	11.82	11.25
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**BALANCE SHEET RATIOS**  
For the three months ended March 31, 2024

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Natbank, National Association	<b>113.73</b>	84.17	2.00
Anchor Bank	<b>113.43</b>	79.70	3.73
Desjardins Bank, National Association	<b>103.57</b>	76.29	7.03
Optimumbank	<b>94.27</b>	80.25	2.88
Evermore Bank	<b>88.19</b>	68.24	2.32
Seacoast National Bank	<b>83.09</b>	67.38	17.76
American National Bank	<b>83.05</b>	72.46	13.72
Locality Bank	<b>81.98</b>	68.64	5.02
Marine Bank & Trust Company	<b>74.64</b>	66.67	23.64
Paradise Bank	<b>72.94</b>	66.93	12.47
Cypress Bank & Trust	<b>48.99</b>	42.75	17.75
Bank Of Belle Glade	<b>47.05</b>	43.29	28.41
Community Bank Of The South	<b>32.47</b>	29.89	32.42

<b>Select Peer Average</b>	79.80	65.13	13.01
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**PROFITABILITY RATIOS**  
For the three months ended March 31, 2024

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Paradise Bank	357,521	<b>2.82</b>	38.22
Desjardins Bank, National Association	339,650	<b>1.85</b>	11.37
Optimumbank	865,597	<b>1.29</b>	14.67
Bank Of Belle Glade	128,618	<b>1.00</b>	13.29
American National Bank	461,504	<b>0.83</b>	7.30
Community Bank Of The South	245,770	<b>0.72</b>	10.65
Seacoast National Bank	14,901,409	<b>0.72</b>	5.07
Marine Bank & Trust Company	685,162	<b>0.57</b>	9.72
Anchor Bank	330,513	<b>0.43</b>	4.59
Cypress Bank & Trust	162,533	<b>0.14</b>	1.30
Natbank, National Association	207,040	<b>(0.20)</b>	(0.96)
Locality Bank	187,900	<b>(0.88)</b>	(5.13)
Evermore Bank	111,594	<b>(0.92)</b>	(3.99)

<b>Select Peer Average</b>	1,460,370	0.64	8.16
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**PROFITABILITY RATIOS**  
For the three months ended March 31, 2024

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Optimumbank	0.56	1.36	<b>46.49</b>	14.25
Desjardins Bank, National Association	1.01	1.78	<b>52.93</b>	7.55
Paradise Bank	0.93	2.89	<b>57.51</b>	7.82
American National Bank	0.15	1.65	<b>59.79</b>	14.65
Bank Of Belle Glade	0.30	1.96	<b>62.83</b>	8.34
Community Bank Of The South	0.16	1.53	<b>63.39</b>	12.82
Marine Bank & Trust Company	0.28	1.66	<b>68.35</b>	9.52
Seacoast National Bank	0.51	1.89	<b>71.29</b>	10.43
Anchor Bank	0.33	2.43	<b>81.40</b>	8.17
Cypress Bank & Trust	5.80	2.56	<b>97.19</b>	3.47
Natbank, National Association	0.14	4.57	<b>105.13</b>	4.89
Evermore Bank	0.12	4.48	<b>113.73</b>	5.23
Locality Bank	0.46	4.15	<b>115.30</b>	6.15

<b>Select Peer Average</b>	0.83	2.53	76.56	8.71
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**ASSET QUALITY RATIOS**  
For the three months ended March 31, 2024

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
American National Bank	0.78	0.00	<b>0.00</b>	0.00
Community Bank Of The South	<b>1.28</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Bank Of Belle Glade	0.74	0.00	<b>0.00</b>	0.00
Evermore Bank	0.99	0.00	<b>0.00</b>	0.00
Cypress Bank & Trust	1.21	0.00	<b>0.00</b>	0.00
Paradise Bank	1.04	0.00	<b>0.00</b>	0.00
Marine Bank & Trust Company	1.50	0.03	<b>0.02</b>	0.26
Desjardins Bank, National Association	1.04	0.11	<b>0.08</b>	0.49
Optimumbank	1.10	0.10	<b>0.08</b>	0.80
Natbank, National Association	0.74	0.19	<b>0.16</b>	0.75
Locality Bank	1.03	0.29	<b>0.20</b>	1.20
Anchor Bank	0.51	0.37	<b>0.30</b>	2.84
Seacoast National Bank	1.47	0.79	<b>0.58</b>	6.02

<b>Select Peer Average</b>	1.03	0.14	0.11	0.95
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the three months ended March 31, 2024**

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Cypress Bank & Trust	<b>1.52</b>	14.41	17.14	17.49	0.00
Optimumbank	<b>1.49</b>	1.28	13.40	0.37	2.51
Natbank, National Association	<b>1.33</b>	9.82	0.06	0.00	2.00
Bank Of Belle Glade	<b>1.22</b>	25.62	0.00	8.11	20.30
Locality Bank	<b>1.04</b>	23.64	0.00	0.00	5.02
Paradise Bank	<b>0.99</b>	13.21	0.00	0.00	12.47
Seacoast National Bank	<b>0.93</b>	3.60	0.12	4.52	13.15
Anchor Bank	<b>0.79</b>	10.27	0.00	3.73	0.00
Marine Bank & Trust Company	<b>0.75</b>	5.83	0.00	0.30	23.34
Community Bank Of The South	<b>0.72</b>	33.14	0.00	0.00	32.42
Evermore Bank	<b>0.72</b>	26.93	0.00	0.00	2.32
American National Bank	<b>0.69</b>	2.16	6.61	0.00	13.72
Desjardins Bank, National Association	<b>0.58</b>	15.16	0.00	7.03	0.00

<b>Select Peer Average</b>	0.98	14.24	2.87	3.20	9.79
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the three months ended March 31, 2024**

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Natbank, National Association	<b>83.55</b>	1.63	0.00	0.00
Optimumbank	<b>79.37</b>	0.38	0.00	0.00
Anchor Bank	<b>79.29</b>	3.41	0.00	0.00
Desjardins Bank, National Association	<b>75.50</b>	0.40	0.00	0.00
American National Bank	<b>71.90</b>	0.08	0.00	0.00
Locality Bank	<b>67.94</b>	1.13	0.00	0.01
Evermore Bank	<b>67.17</b>	1.80	0.00	0.00
Seacoast National Bank	<b>66.33</b>	1.05	0.05	5.55
Paradise Bank	<b>66.23</b>	3.46	0.00	0.48
Marine Bank & Trust Company	<b>65.67</b>	1.11	0.00	0.00
Bank Of Belle Glade	<b>42.97</b>	0.51	0.00	0.00
Cypress Bank & Trust	<b>42.23</b>	3.11	0.00	0.08
Community Bank Of The South	<b>29.51</b>	1.03	0.00	0.00

<b>Select Peer Average</b>	64.44	1.47	0.00	0.47
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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, 2024**

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Desjardins Bank, National Association	<b>76.49</b>	12.80	89.29	0.00	10.71
Natbank, National Association	<b>70.87</b>	24.92	95.79	0.00	4.21
Bank Of Belle Glade	<b>48.70</b>	51.30	100.00	0.00	0.00
Paradise Bank	<b>39.37</b>	60.63	100.00	0.00	0.00
American National Bank	<b>31.07</b>	68.93	100.00	0.00	0.00
Cypress Bank & Trust	<b>28.72</b>	70.00	98.72	1.28	0.00
Seacoast National Bank	<b>28.35</b>	67.37	95.72	3.41	0.88
Marine Bank & Trust Company	<b>26.43</b>	68.78	95.20	0.00	4.80
Optimumbank	<b>25.77</b>	67.98	93.75	0.00	6.25
Anchor Bank	<b>22.76</b>	56.40	79.16	0.00	20.84
<b>Community Bank Of The South</b>	<b>21.94</b>	<b>78.06</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>
Locality Bank	<b>17.59</b>	82.41	100.00	0.00	0.00
Evermore Bank	<b>10.06</b>	89.94	100.00	0.00	0.00

<b>Select Peer Average</b>	34.47	61.50	95.97	0.36	3.67
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PEER GROUP COMPARISONS REPORT

*Treasure Coast Group*

**YIELDS, COSTS & SPREADS - ASSET YIELDS**  
**For the three months ended March 31, 2024**

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Paradise Bank	7.84	3.03	<b>6.15</b>	92.90
Natbank, National Association	5.14	3.51	<b>4.36</b>	99.58
Desjardins Bank, National Association	4.98	3.42	<b>4.34</b>	97.96
Evermore Bank	7.01	4.30	<b>4.03</b>	97.46
Optimumbank	6.40	3.95	<b>3.68</b>	97.26
Locality Bank	6.62	4.39	<b>3.62</b>	97.85
Bank Of Belle Glade	4.33	2.37	<b>3.24</b>	101.84
Anchor Bank	6.00	3.84	<b>3.23</b>	94.84
Seacoast National Bank	5.28	3.13	<b>3.19</b>	89.29
Cypress Bank & Trust	5.31	3.36	<b>3.05</b>	91.73
American National Bank	5.11	3.54	<b>2.93</b>	97.55
Community Bank Of The South	4.66	2.35	<b>2.73</b>	91.65
Marine Bank & Trust Company	4.69	3.00	<b>2.59</b>	96.68

<b>Select Peer Average</b>	5.64	3.40	3.28	95.89
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