

# 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

Robert Brink, Steve Kania, Ted Hacker, David Ajvazi, Michael Squitieri, Erica Hines, Sacha Widmaier, Kristin Moroso, Anthony Hagbartsen, Madeline Bogumil, Lauren Klindt, Phillip Berdeguer, Andrew Joyce, Dylan Frayne, Mai Tran, Meranda Joseph, Patricia Romero, Vanessa Hossler, Adam McCord, Michael Law, Joseph Fazio, Allyson Wiitala, Jacob Ingram, John Leonardi

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)

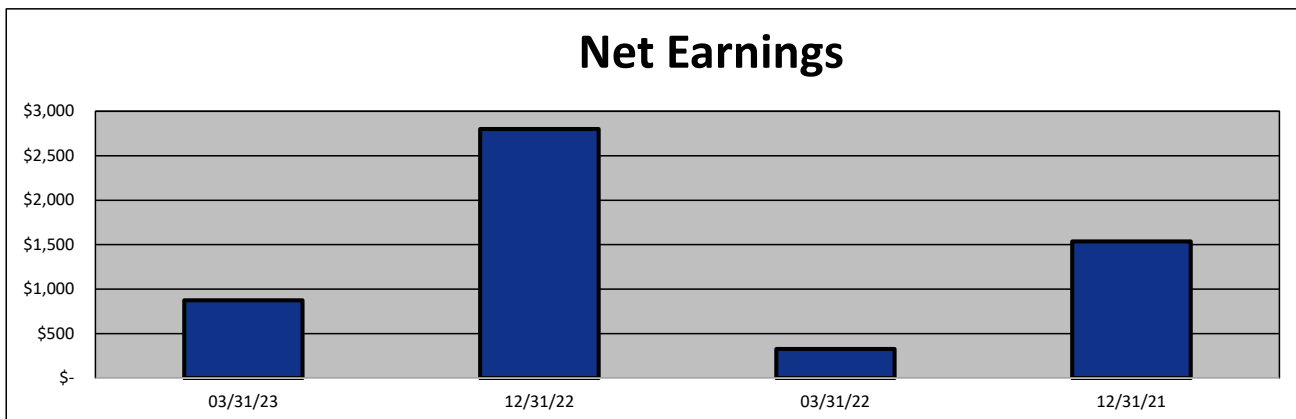
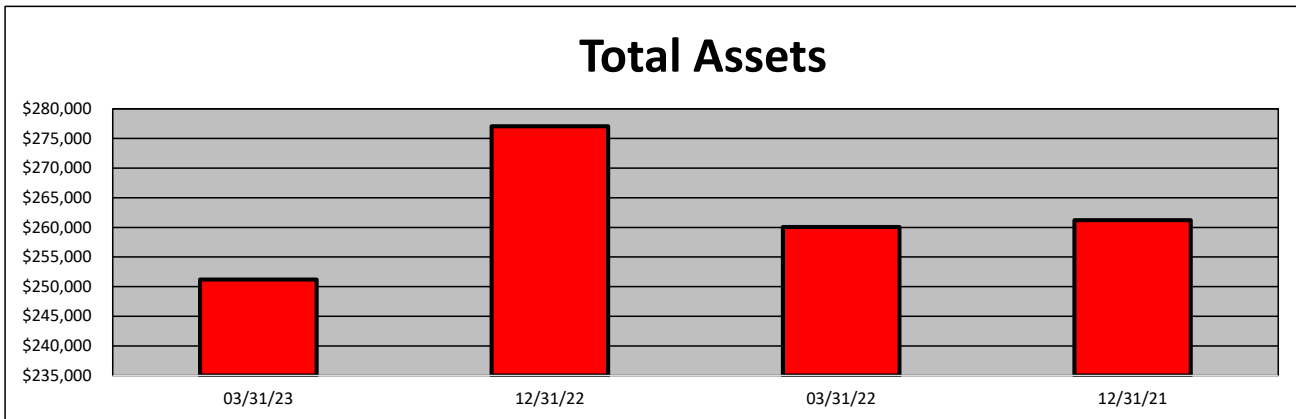
**EXECUTIVE SUMMARY - Community Bank of the South**  
(Percentage)

Period Ending	03/31/23	12/31/22	03/31/22	12/31/21	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	6.38	5.60	7.08	7.84	9.92	13.91
Leverage Ratio	8.19	7.90	7.70	7.31	11.01	15.50
Tier 1 Cap/Risk Based Assets	22.75	21.15	24.46	23.73	18.60	23.12
Risk Based Ratio	23.69	21.99	25.48	24.73	19.49	23.83
Common Equity Tier 1 Capital Ratio	22.75	21.15	24.46	23.73	18.60	23.12
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	28.53	26.08	28.68	28.27	60.06	77.77
Loans/Assets	26.35	24.36	26.39	25.80	49.99	61.13
Securities/Assets	34.18	31.54	22.51	17.40	20.52	15.00
<b>PROFITABILITY:</b>						
Return on Avg Assets	1.31	1.06	0.52	0.64	0.23	0.39
Return on Avg Equity	22.23	16.71	6.72	7.58	6.95	11.18
Nonint Income/Avg Assets	0.14	0.14	0.14	0.17	0.88	0.82
Net Overhead Ratio	1.47	1.38	1.29	1.51	2.15	2.72
Efficiency Ratio	47.85	52.08	68.35	66.54	136.11	80.79
Assets (per million) per Employee	12.56	13.19	11.82	12.44	10.18	8.36
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.49	1.28	1.19	1.20	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	3.95	2.94	2.04	2.48	2.93	4.77
Cost of funds	0.83	0.09	0.06	0.09	0.30	1.90
Net interest margin	3.33	2.88	2.00	2.42	2.55	4.08
Avg Earning Assets/Avg Assets	96.16	96.26	96.81	96.52	91.48	95.27

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

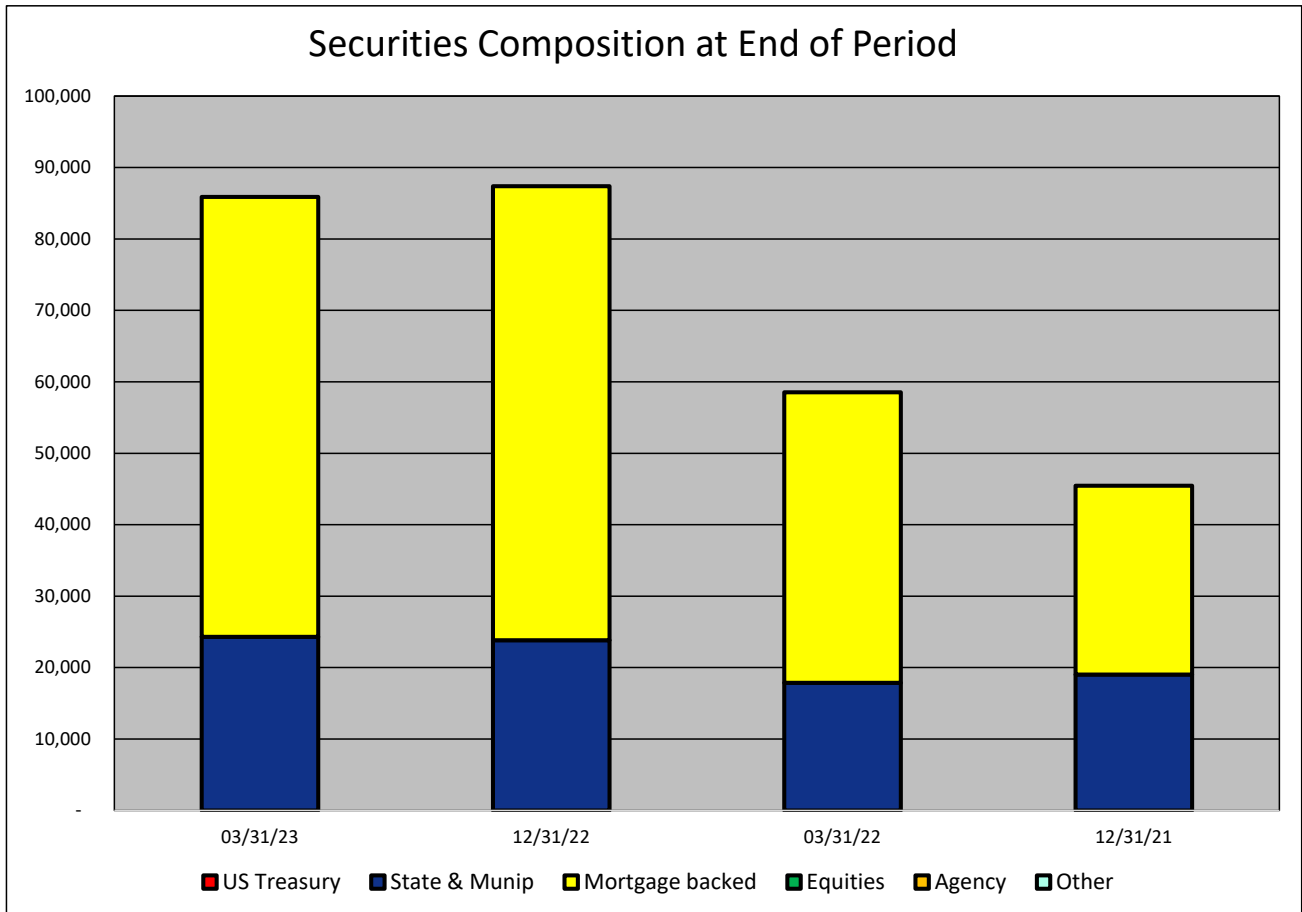
<b>As of:</b>	<b>03/31/23</b>	<b>12/31/22</b>	<b>03/31/22</b>	<b>12/31/21</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	251,214	277,045	260,073	261,221	(8,859)	(3.41)
Cash and Equivalents	90,379	113,215	125,716	141,959	(35,337)	(28.11)
Securities	85,869	87,383	58,538	45,441	27,331	46.69
Loans, net	66,185	67,501	68,631	67,392	(2,446)	(3.56)
Deposit Accounts	231,992	258,862	239,284	238,398	(7,292)	(3.05)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	16,025	15,507	18,424	20,486	(2,399)	(13.02)

<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	876	2,800	327	1,536	549	167.89
Interest Income	2,536	7,466	1,256	5,710	1,280	101.91
Interest Expense	395	161	25	132	370	1,480.00
Net Interest Income	2,141	7,305	1,231	5,578	910	73.92
Prov for Credit Losses	-	-	-	10	-	NA
Noninterest income	95	378	87	412	8	9.20
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	1,074	4,020	907	4,007	167	18.41
Net Operating Income	1,162	3,663	411	1,973	751	182.73
Income Taxes	286	863	84	437	202	240.48



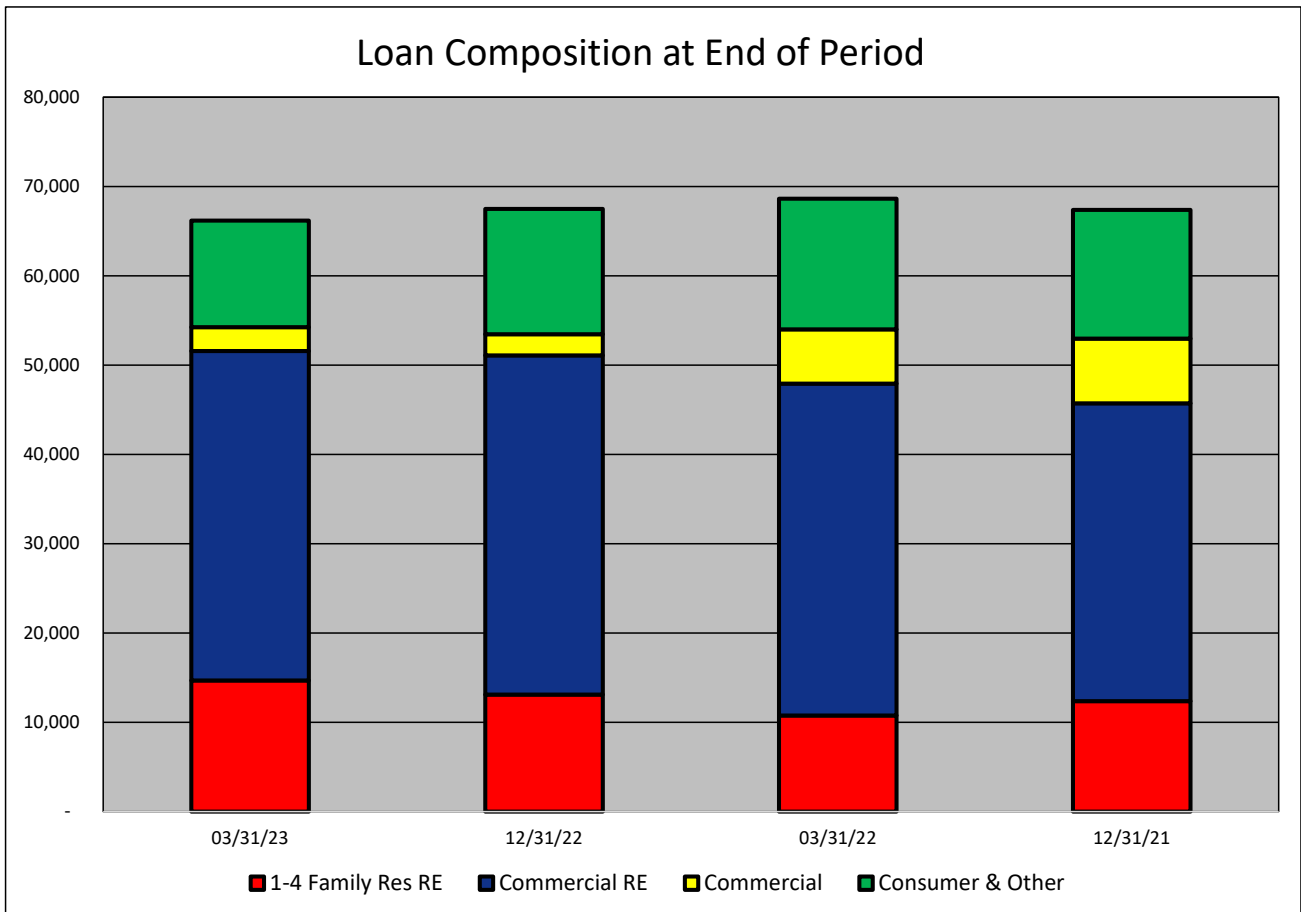
**SECURITIES COMPOSITION - Community Bank of the South**  
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
<b>SECURITIES CATEGORY:</b>						
US Treasury	-	-	-	-	-	NA
State & Munip	24,293	23,825	17,870	19,018	6,423	35.94
Mortgage backed	61,576	63,558	40,668	26,423	20,908	51.41
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>85,869</b>	<b>87,383</b>	<b>58,538</b>	<b>45,441</b>	<b>27,331</b>	<b>46.69</b>



**LOAN PORTFOLIO COMPOSITION - Community Bank of the South**  
(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	14,673	13,104	10,769	12,366	3,904	36.25
Commercial RE	36,895	37,987	37,155	33,352	(260)	(0.70)
Commercial	2,671	2,374	6,077	7,259	(3,406)	(56.05)
Consumer & Other	11,946	14,036	14,630	14,415	(2,684)	(18.35)
Loans, Net	66,185	67,501	68,631	67,392	(2,446)	(3.56)



**LOAN PORTFOLIO QUALITY - Community Bank of the South**  
(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	863	809	809	769	54	6.67
Total Recoveries	16	54	6	30	10	166.67
Total Charge-offs	-	-	-	-	-	NA
Provision Expense	-	-	-	10	-	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	108	-	-	-	108	NA
Ending Balance	987	863	815	809	172	21.10

**NON-PERFORMING ASSETS:**

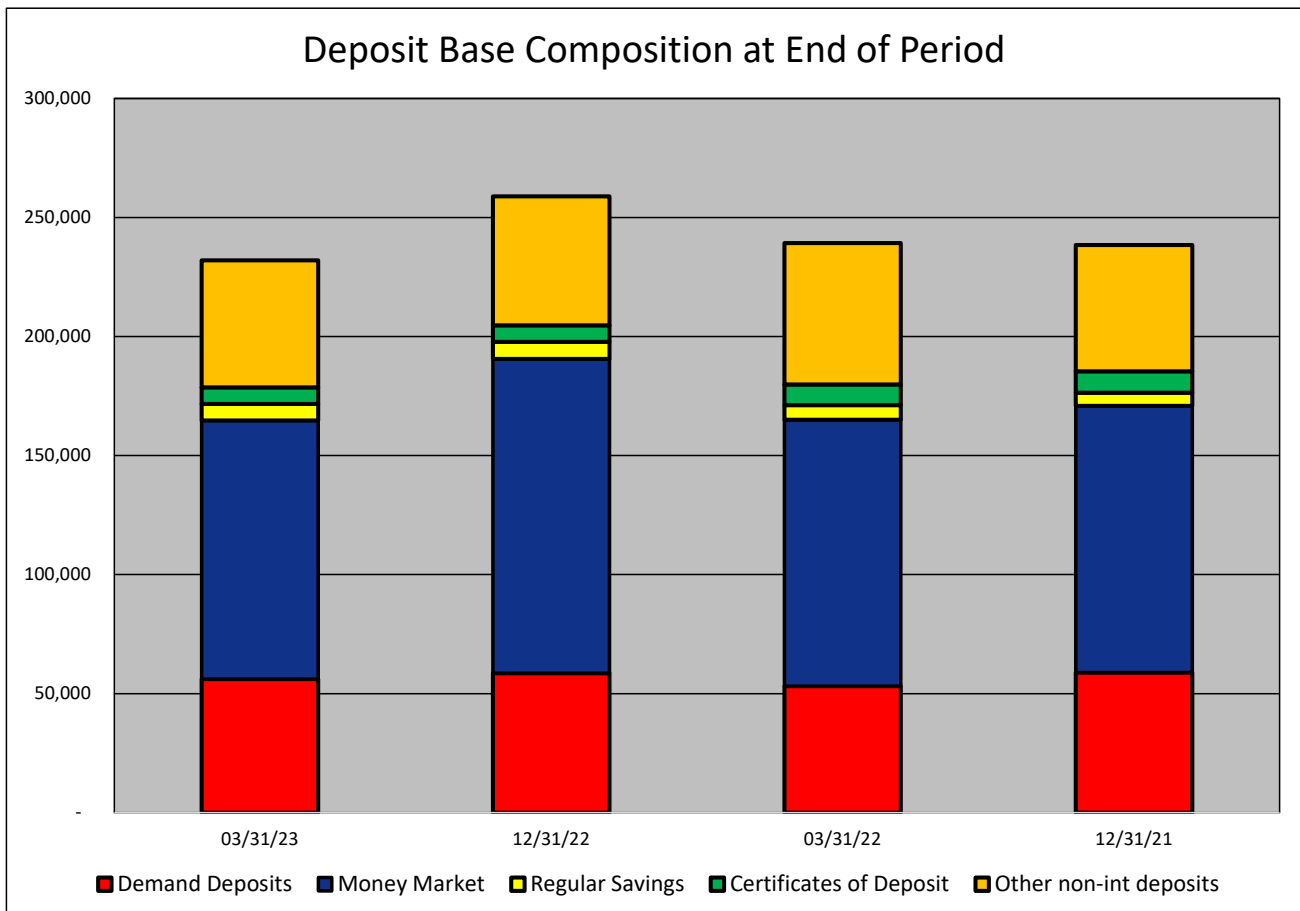
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	-	-	-	NA

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

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

Demand Deposits	56,063	58,543	53,149	58,834	2,914	5.48
Money Market	108,701	132,025	111,942	112,057	(3,241)	(2.90)
Regular Savings	6,883	7,186	6,110	5,509	773	12.65
Certificates of Deposit	6,951	6,924	8,681	8,951	(1,730)	(19.93)
Other non-int deposits	53,394	54,184	59,402	53,047	(6,008)	(10.11)
<b>Total Deposits</b>	<b>231,992</b>	<b>258,862</b>	<b>239,284</b>	<b>238,398</b>	<b>(7,292)</b>	<b>(3.05)</b>



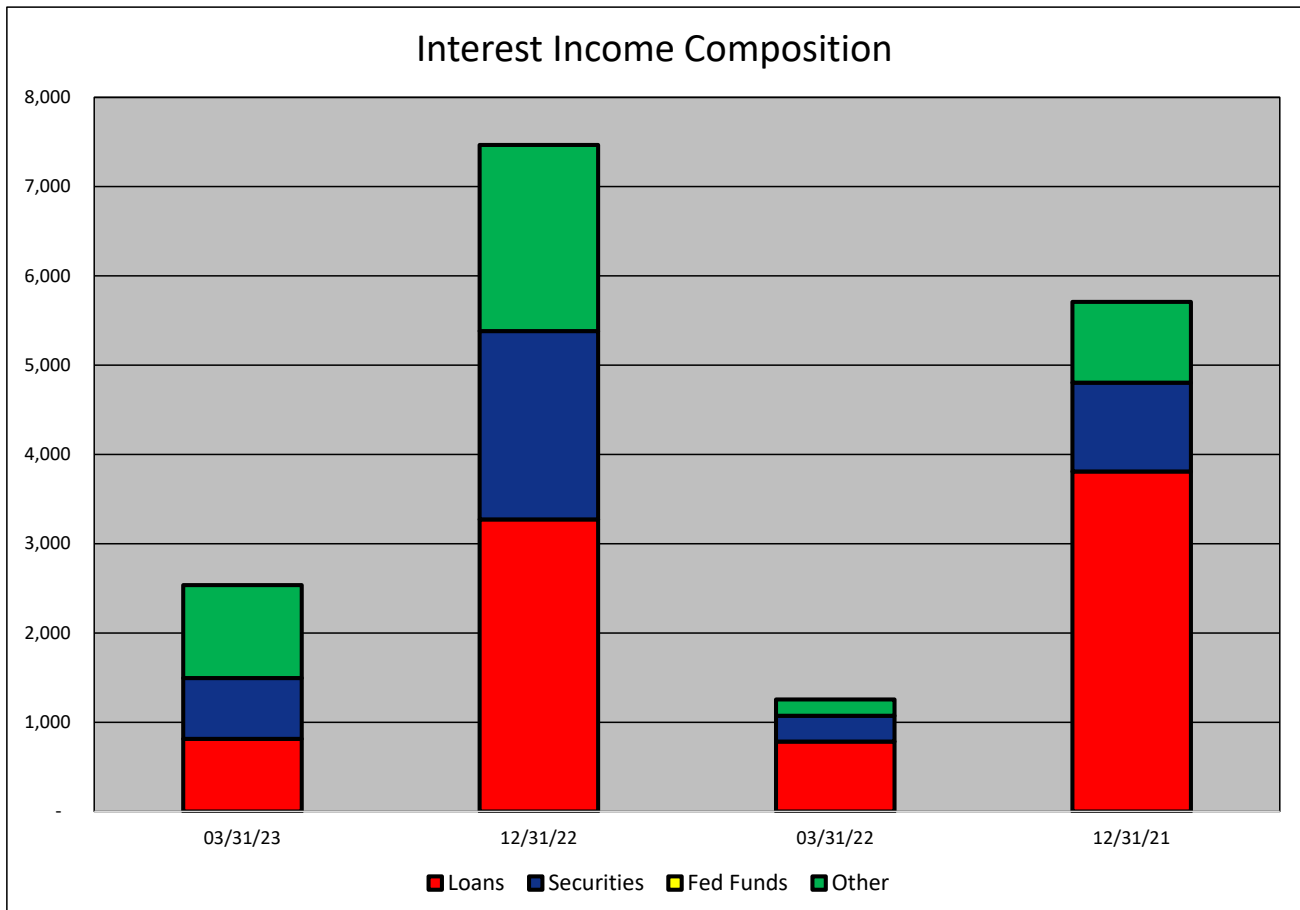


**INTEREST INCOME COMPOSITION- Community Bank of the South**  
(Dollars in Thousands)

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

Loans	814	3,272	784	3,808	30	3.83
Securities	680	2,110	287	997	393	136.93
Fed Funds	-	-	-	-	-	NA
Other	1,042	2,084	185	905	857	463.24
<b>Total Int Income</b>	<b>2,536</b>	<b>7,466</b>	<b>1,256</b>	<b>5,710</b>	<b>1,280</b>	<b>101.91</b>

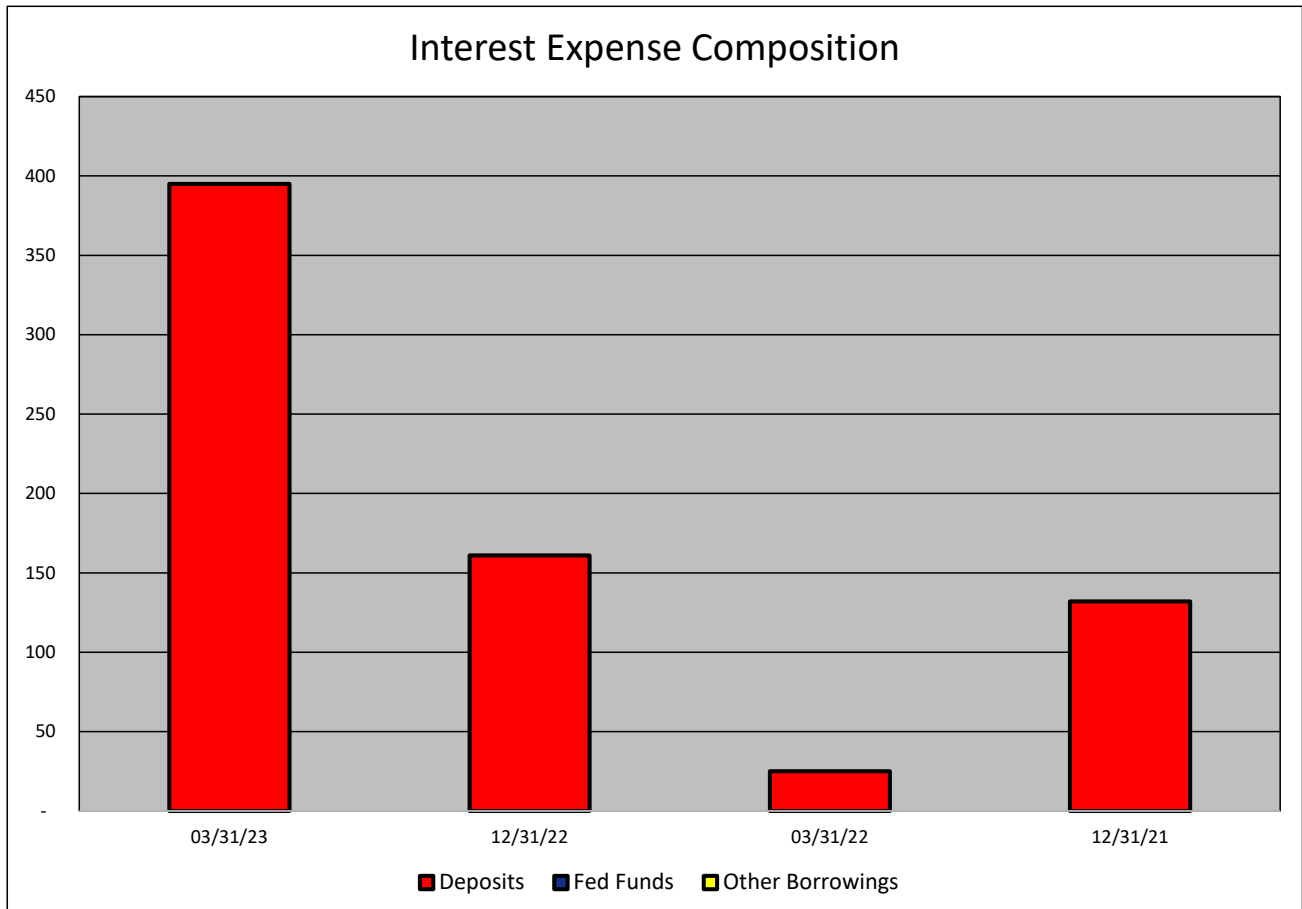


**INTEREST EXPENSE COMPOSITION- Community Bank of the South**  
(Dollars in Thousands)

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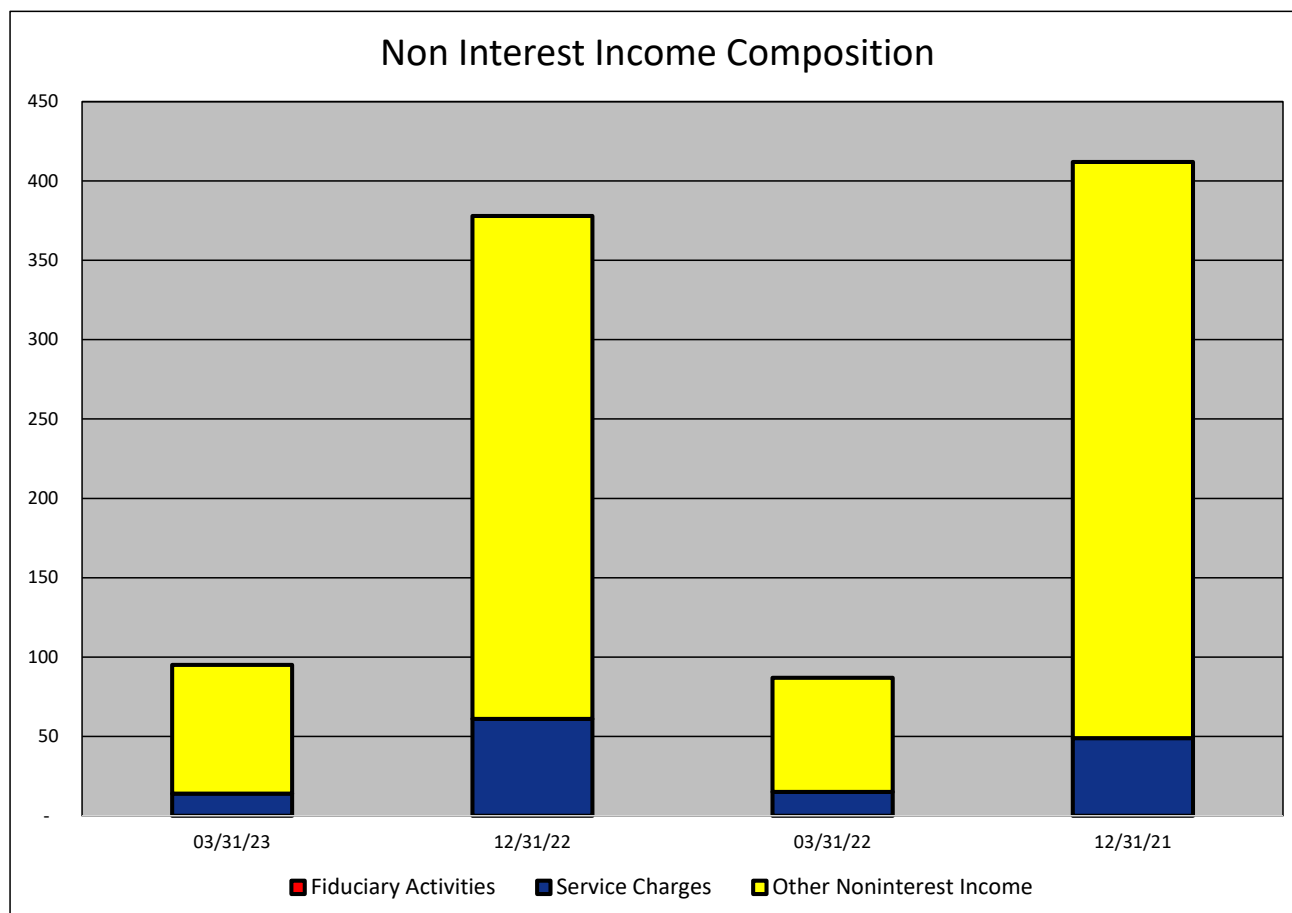
**INTEREST EXPENSE CATEGORY**

Deposits	395	161	25	132	370	1,480.00
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
<b>Total Int Expense</b>	<b>395</b>	<b>161</b>	<b>25</b>	<b>132</b>	<b>370</b>	<b>1,480.00</b>



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

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST INCOME CATEGORY</b>						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	14	61	15	49	(1)	(6.67)
Other Noninterest Income	81	317	72	363	9	12.50
<b>Total Nonint. Income</b>	<b>95</b>	<b>378</b>	<b>87</b>	<b>412</b>	<b>8</b>	<b>9.20</b>

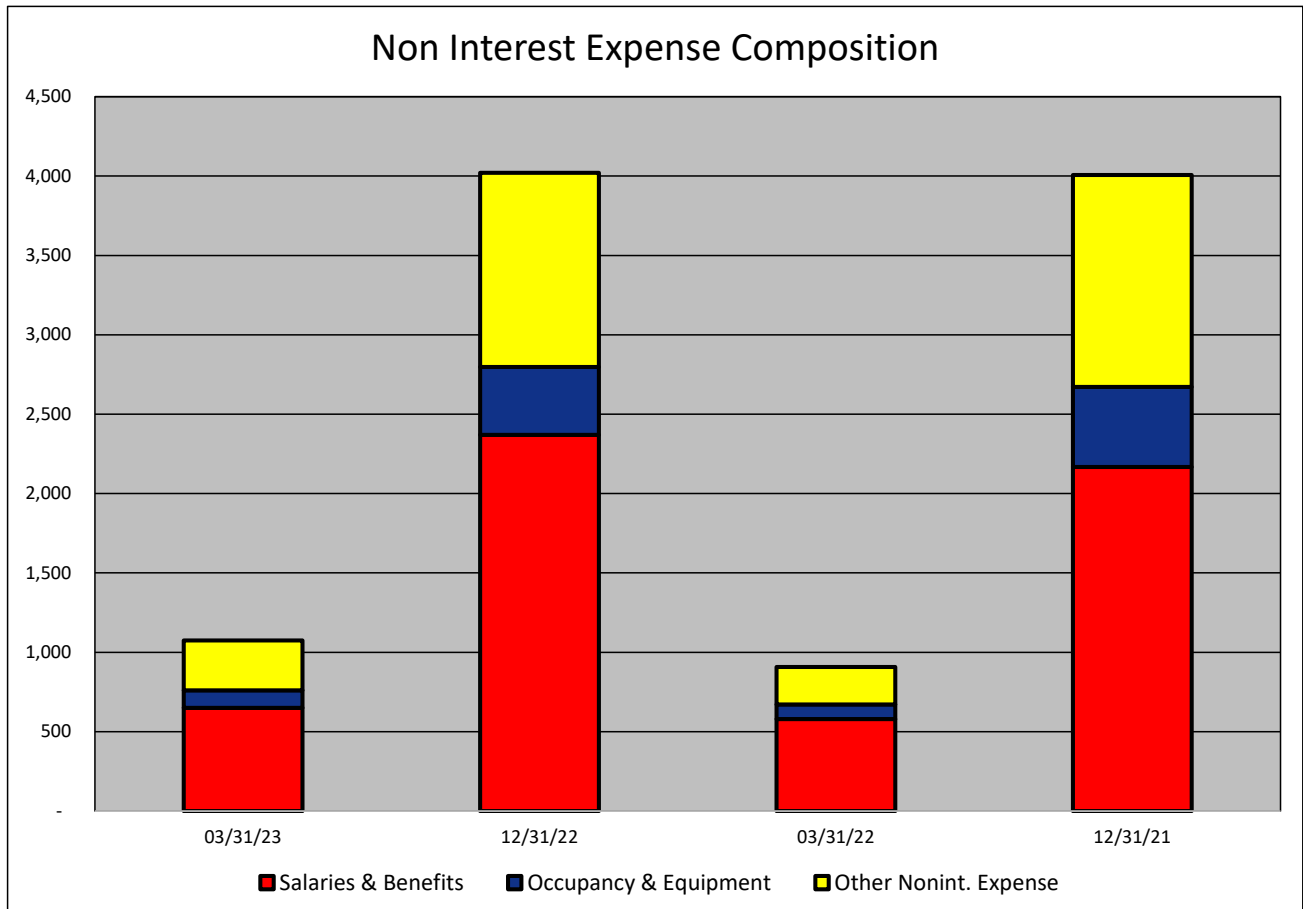


**NONINTEREST EXPENSE COMPOSITION- Community Bank of the South**  
(Dollars in Thousands)

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	650	2,369	580	2,167	70	12.07
Occupancy & Equipment	111	429	91	505	20	21.98
Other Nonint. Expense	313	1,222	236	1,335	77	32.63
<b>Total Nonint. Expense</b>	<b>1,074</b>	<b>4,020</b>	<b>907</b>	<b>4,007</b>	<b>167</b>	<b>18.41</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
Bank Of Belle Glade	47,031	32,610	44.22
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

<b>Select Peer Average</b>	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
Bank Of Belle Glade	<b>37.36</b>	34.86	30.18
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
Bank Of Belle Glade	135,908	<b>1.35</b>	22.19
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
Bank Of Belle Glade	0.25	1.59	<b>50.56</b>	8.99
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
Bank Of Belle Glade	0.85	0.00	<b>0.00</b>	0.00
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

Select Peer Average	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
<b>Community Bank Of The South</b>	<b>0.73</b>	<b>35.25</b>	<b>0.00</b>	<b>0.00</b>	<b>34.18</b>
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
Bank Of Belle Glade	<b>34.56</b>	0.31	0.00	0.00
Community Bank Of The South	<b>25.95</b>	0.99	0.00	0.00

<b>Select Peer Average</b>	60.44	1.82	0.00	0.45
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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
Bank Of Belle Glade	<b>49.54</b>	50.46	100.00	0.00	0.00
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
<b>Community Bank Of The South</b>	<b>28.97</b>	<b>71.03</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>
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>	<b>38.38</b>	<b>56.98</b>	<b>95.36</b>	<b>0.86</b>	<b>3.78</b>
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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
Bank Of Belle Glade	3.92	1.18	<b>3.37</b>	100.70
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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