

# Community Bank Of The South

Merritt Island, FL

Established  
11/29/1999

## 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 three months ended March 31, 2022**

Institution name	Total Assets (\$'000's)
Seacoast National Bank	10,905,403
Marine Bank & Trust Company	593,366
American National Bank	558,527
Flagler Bank	501,912
Paradise Bank	425,464
Optimumbank	385,263
Desjardins Bank, National Association	354,948
Community Bank Of The South	260,073
Anchor Bank	239,824
Natbank, National Association	226,547
Bank Of Belle Glade	144,080
Cypress Bank & Trust	100,600
Locality Bank	43,775

Institution name	Return on Avg Assets (%)
Flagler Bank	1.87
Paradise Bank	1.44
Optimumbank	1.04
American National Bank	0.88
Seacoast National Bank	0.79
Marine Bank & Trust Company	0.78
Community Bank Of The South	0.52
Natbank, National Association	0.45
Anchor Bank	0.42
Desjardins Bank, National Association	0.34
Bank Of Belle Glade	0.20
Cypress Bank & Trust	(3.03)
Locality Bank	(27.47)

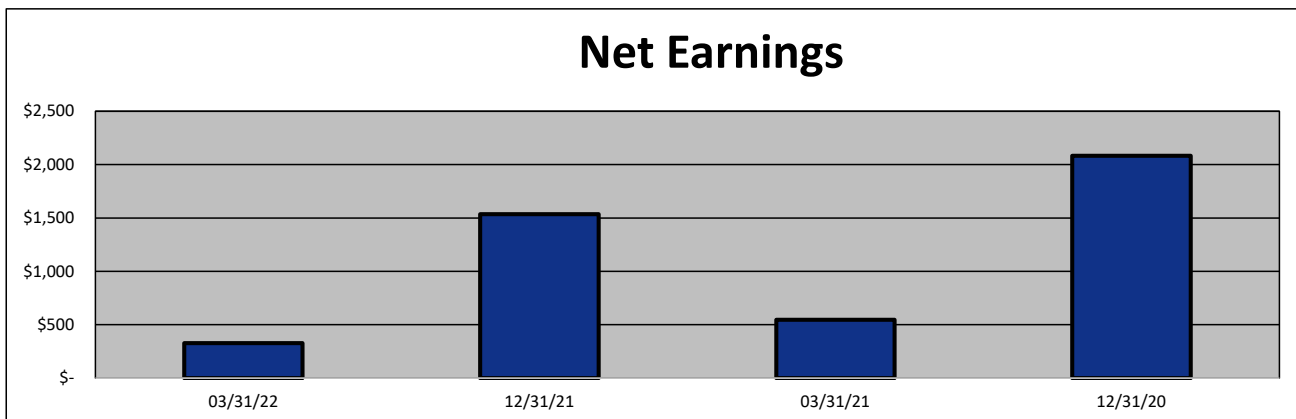
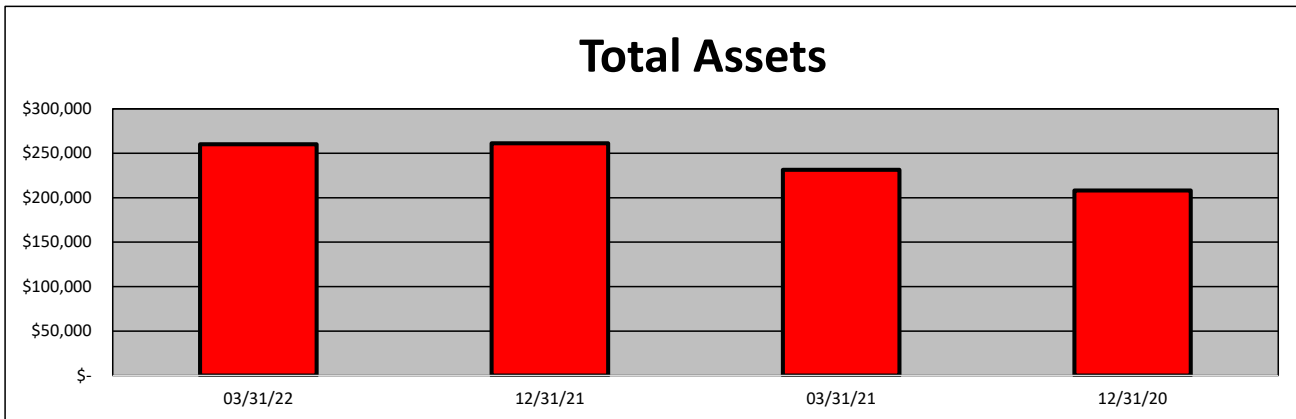
**EXECUTIVE SUMMARY - Community Bank of the South  
(Percentage)**

Period Ending	03/31/22	12/31/21	03/31/21	12/31/20	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	7.08	7.84	8.45	9.69	9.41	15.48
Leverage Ratio	7.70	7.31	8.60	8.86	9.61	17.73
Tier 1 Cap/Risk Based Assets	24.46	23.73	29.24	26.61	12.53	38.03
Risk Based Ratio	25.48	24.73	30.47	27.74	13.38	38.70
Common Equity Tier 1 Capital Ratio	24.46	23.73	29.24	26.61	12.50	38.03
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	28.68	28.27	35.95	42.75	68.26	64.73
Loans/Assets	26.39	25.80	32.55	38.15	55.23	48.85
Securities/Assets	22.51	17.40	17.13	18.59	16.80	13.57
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.52	0.64	1.02	1.13	0.84	(1.67)
Return on Avg Equity	6.72	7.58	11.01	11.22	9.50	2.06
Nonint Income/Avg Assets	0.14	0.17	0.23	0.21	0.87	1.16
Net Overhead Ratio	1.29	1.51	1.68	1.73	1.77	3.79
Efficiency Ratio	68.35	66.54	59.02	56.84	68.65	458.11
Assets (per million) per Employee	11.82	12.44	11.02	10.41	9.09	8.92
<b>ASSET QUALITY:</b>						
Reserves/Loans	1.19	1.20	1.03	0.97	1.34	1.13
Nonperforming Loans/Total Loans	0.00	0.00	0.00	0.00	0.74	0.13
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.00	0.53	0.09
Adjusted Texas Ratio	0.00	0.00	0.00	0.00	4.05	1.00
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	2.04	2.48	3.18	3.51	3.30	2.72
Cost of funds	0.06	0.09	0.13	0.27	0.46	0.26
Net interest margin	2.00	2.42	3.10	3.33	2.64	3.14
Avg Earning Assets/Avg Assets	96.81	96.52	96.45	95.61	90.01	91.35

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

<b>As of:</b>	<b>03/31/22</b>	<b>12/31/21</b>	<b>03/31/21</b>	<b>12/31/20</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	260,073	261,221	231,443	208,252	28,630	12.37
Cash and Equivalents	125,716	141,959	110,018	83,645	15,698	14.27
Securities	58,538	45,441	39,652	38,722	18,886	47.63
Loans, net	68,631	67,392	75,342	79,447	(6,711)	(8.91)
Deposit Accounts	239,284	238,398	209,550	185,856	29,734	14.19
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	18,424	20,486	19,559	20,170	(1,135)	(5.80)

<b>Period Ending</b>	<b>03/31/22</b>	<b>12/31/21</b>	<b>03/31/21</b>	<b>12/31/20</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	327	1,536	547	2,082	(220)	(40.22)
Interest Income	1,256	5,710	1,648	6,202	(392)	(23.79)
Interest Expense	25	132	42	312	(17)	(40.48)
Net Interest Income	1,231	5,578	1,606	5,890	(375)	(23.35)
Prov for Loan Loss	-	10	-	-	-	NA
Noninterest income	87	412	125	390	(38)	(30.40)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	907	4,007	1,025	3,586	(118)	(11.51)
Net Operating Income	411	1,973	706	2,694	(295)	(41.78)
Income Taxes	84	437	159	612	(75)	(47.17)

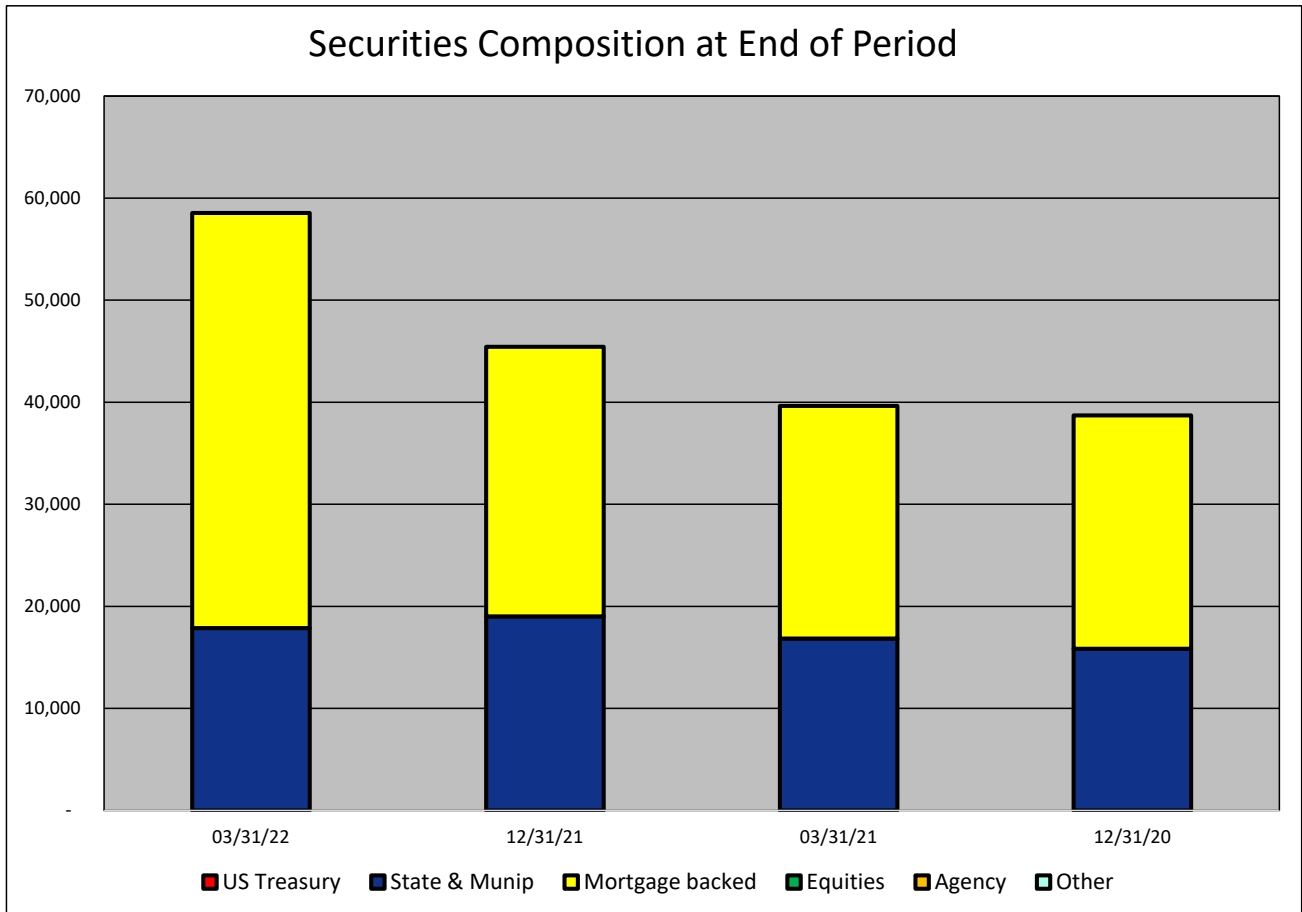


**SECURITIES COMPOSITION - Community Bank of the South**  
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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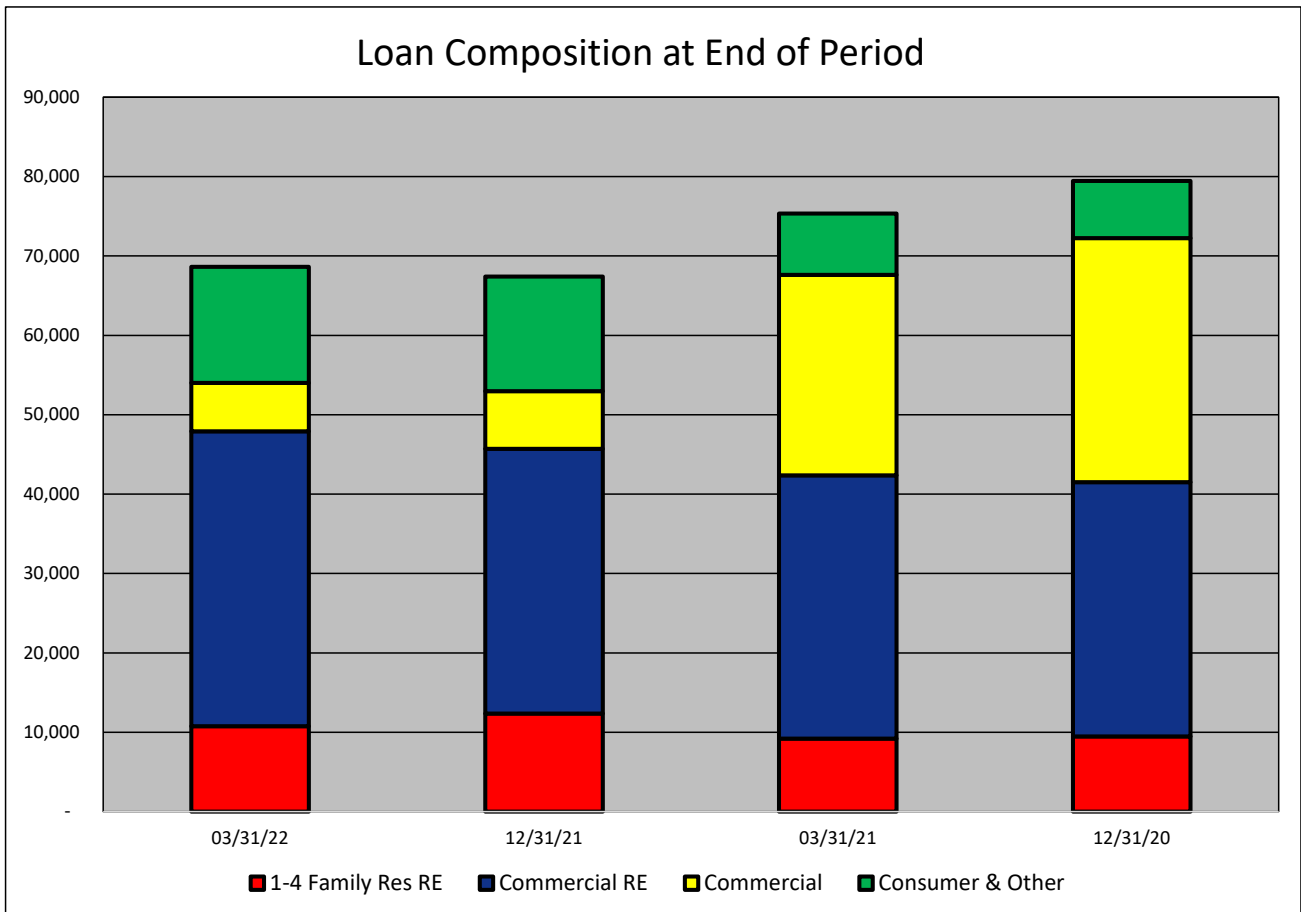
**SECURITIES CATEGORY:**

US Treasury	-	-	-	-	-	NA
State & Munip	17,870	19,018	16,848	15,843	1,022	6.07
Mortgage backed	40,668	26,423	22,804	22,879	17,864	78.34
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>58,538</b>	<b>45,441</b>	<b>39,652</b>	<b>38,722</b>	<b>18,886</b>	<b>47.63</b>



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

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	10,769	12,366	9,195	9,483	1,574	17.12
Commercial RE	37,155	33,352	33,157	32,020	3,998	12.06
Commercial	6,077	7,259	25,255	30,748	(19,178)	(75.94)
Consumer & Other	14,630	14,415	7,735	7,196	6,895	89.14
Loans, Net	68,631	67,392	75,342	79,447	(6,711)	(8.91)



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

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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**LOAN LOSS RESERVE ACTIVITY:**

Beginning Balance	809	769	769	739	40	5.20
Total Recoveries	6	30	7	30	(1)	(14.29)
Total Charge-offs	-	-	-	-	-	NA
Provision Expense	-	10	-	-	-	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	815	809	776	769	39	5.03

**NON-PERFORMING ASSETS:**

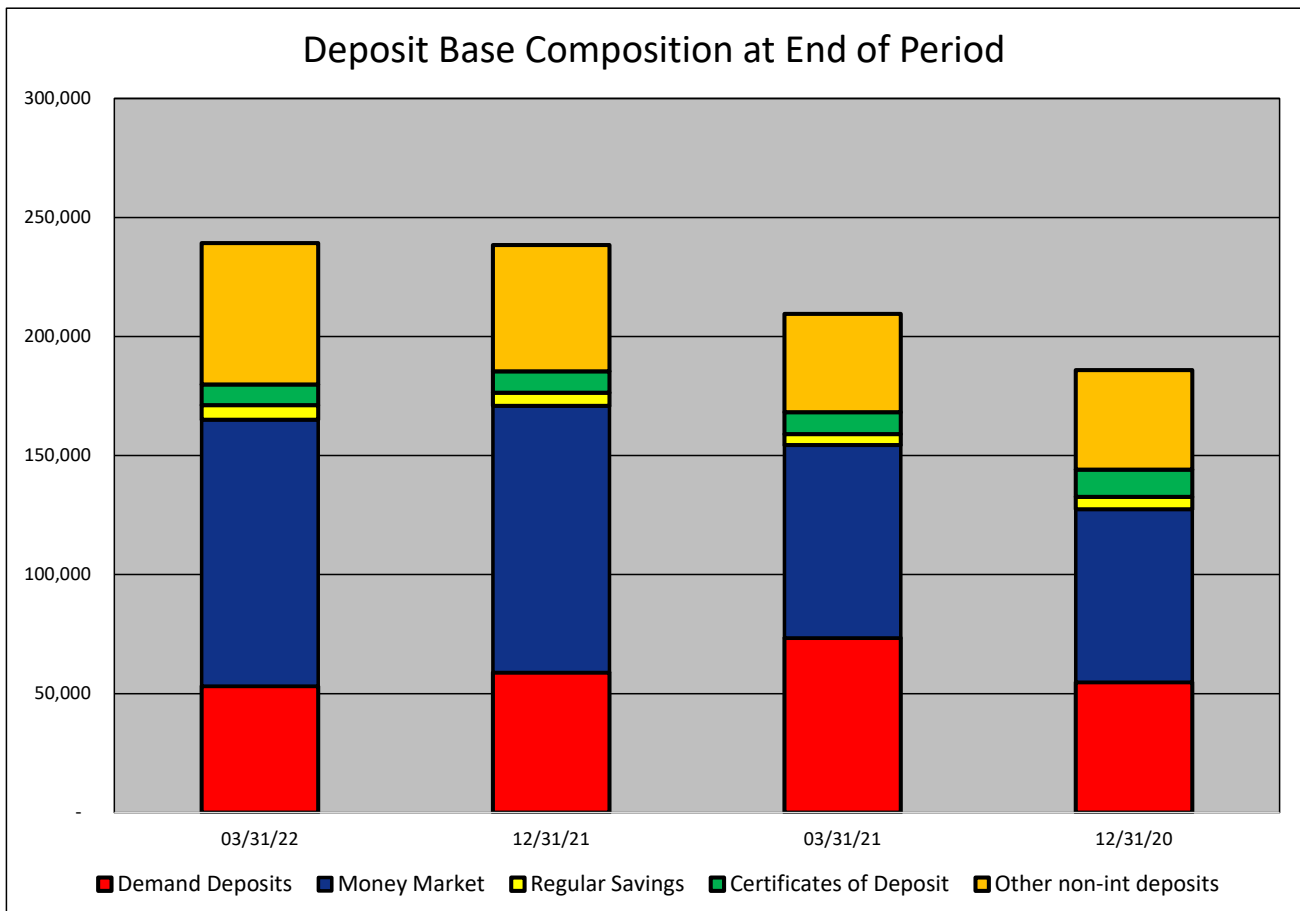
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	-	-	-	NA

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

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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**DEPOSIT BASE CATEGORY:**

Demand Deposits	53,149	58,834	73,325	54,747	(20,176)	(27.52)
Money Market	111,942	112,057	81,047	72,696	30,895	38.12
Regular Savings	6,110	5,509	4,666	5,245	1,444	30.95
Certificates of Deposit	8,681	8,951	9,186	11,434	(505)	(5.50)
Other non-int deposits	59,402	53,047	41,326	41,734	18,076	43.74
<b>Total Deposits</b>	<b>239,284</b>	<b>238,398</b>	<b>209,550</b>	<b>185,856</b>	<b>29,734</b>	<b>14.19</b>



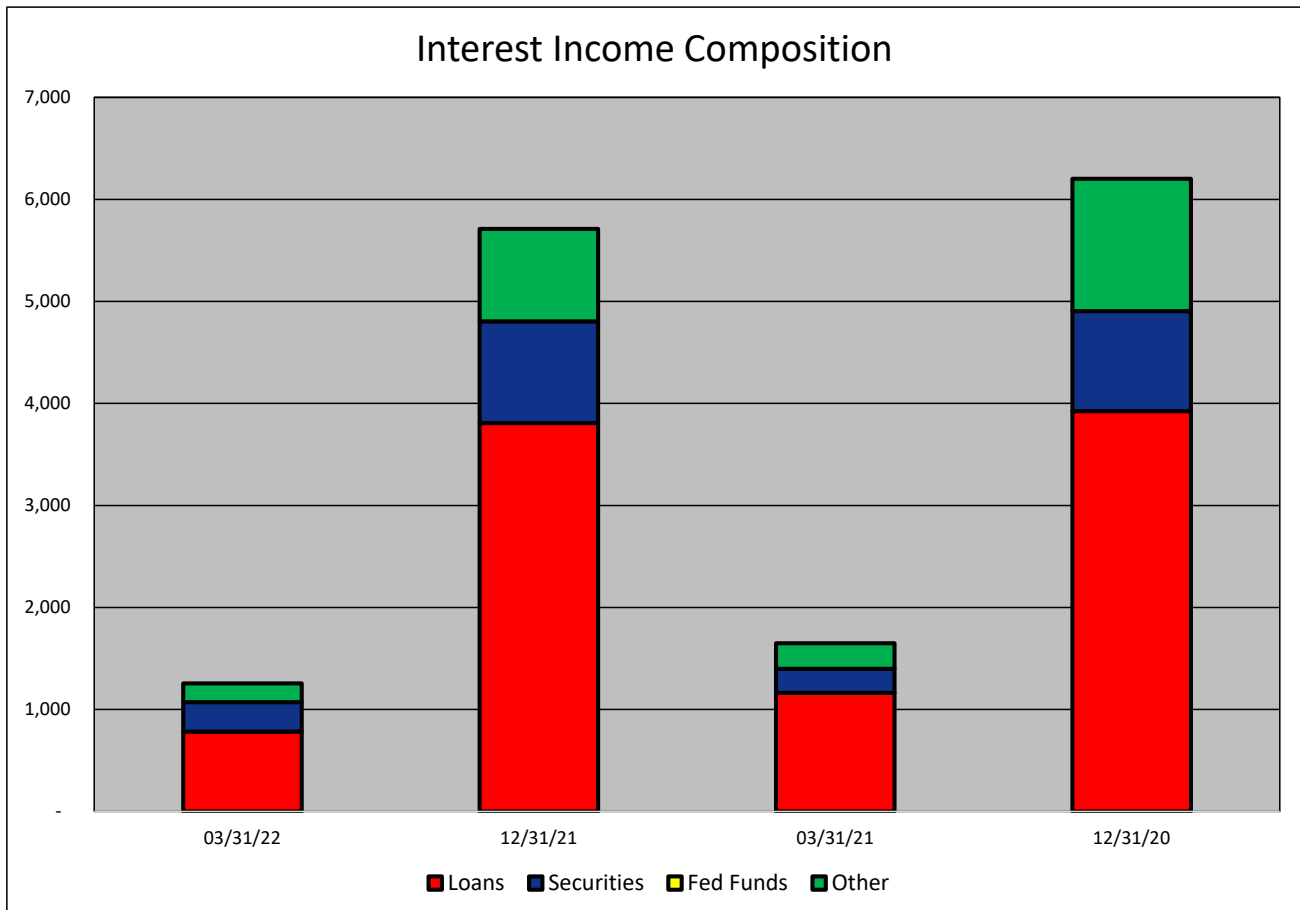


**INTEREST INCOME COMPOSITION- Community Bank of the South**  
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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**INTEREST INCOME CATEGORY**

Loans	784	3,808	1,162	3,924	(378)	(32.53)
Securities	287	997	237	981	50	21.10
Fed Funds	-	-	-	-	-	NA
Other	185	905	249	1,297	(64)	(25.70)
<b>Total Int Income</b>	<b>1,256</b>	<b>5,710</b>	<b>1,648</b>	<b>6,202</b>	<b>(392)</b>	<b>(23.79)</b>

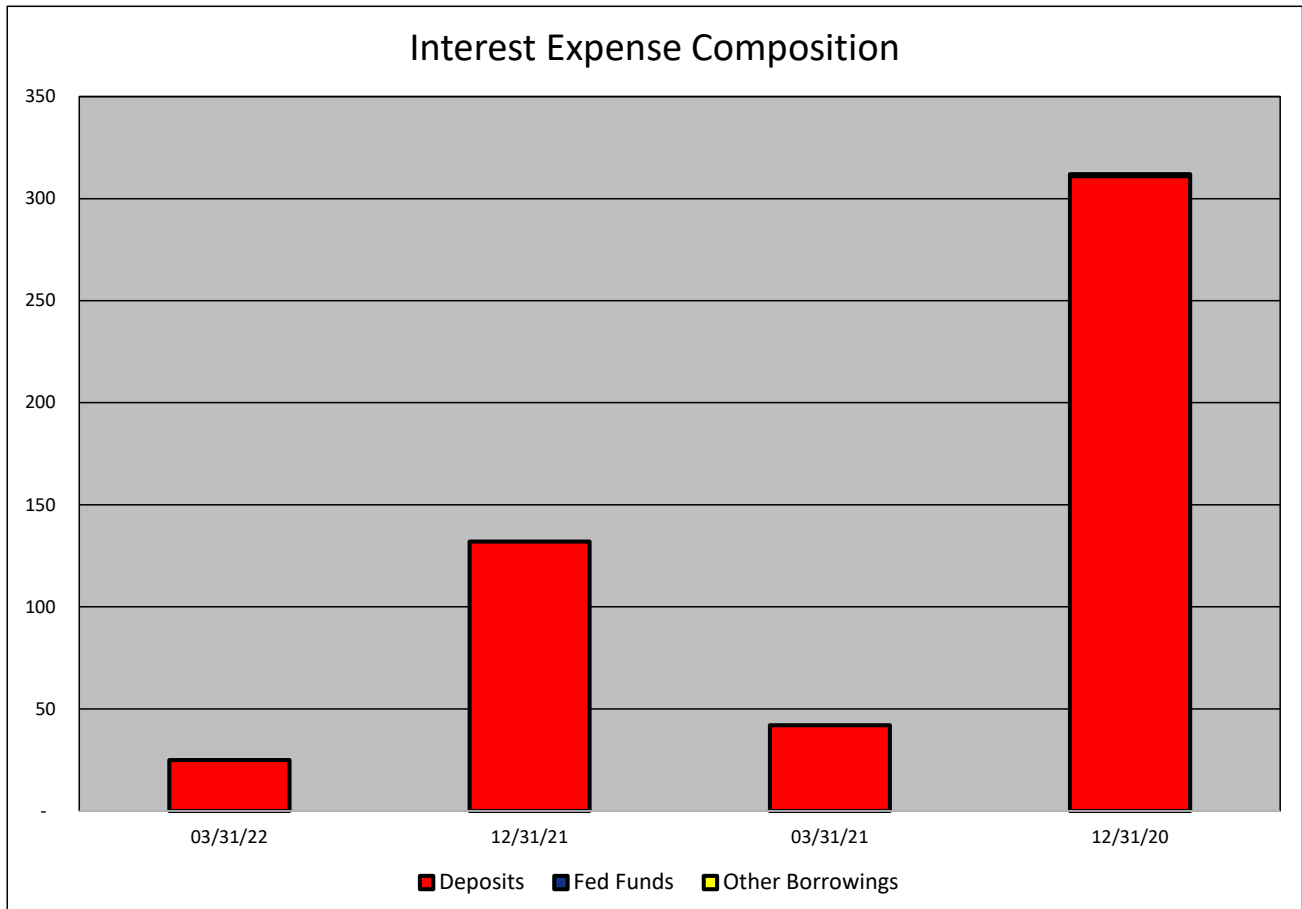


**INTEREST EXPENSE COMPOSITION- Community Bank of the South**  
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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**INTEREST EXPENSE CATEGORY**

Deposits	25	132	42	311	(17)	(40.48)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	1	-	NA
<b>Total Int Expense</b>	<b>25</b>	<b>132</b>	<b>42</b>	<b>312</b>	<b>(17)</b>	<b>(40.48)</b>

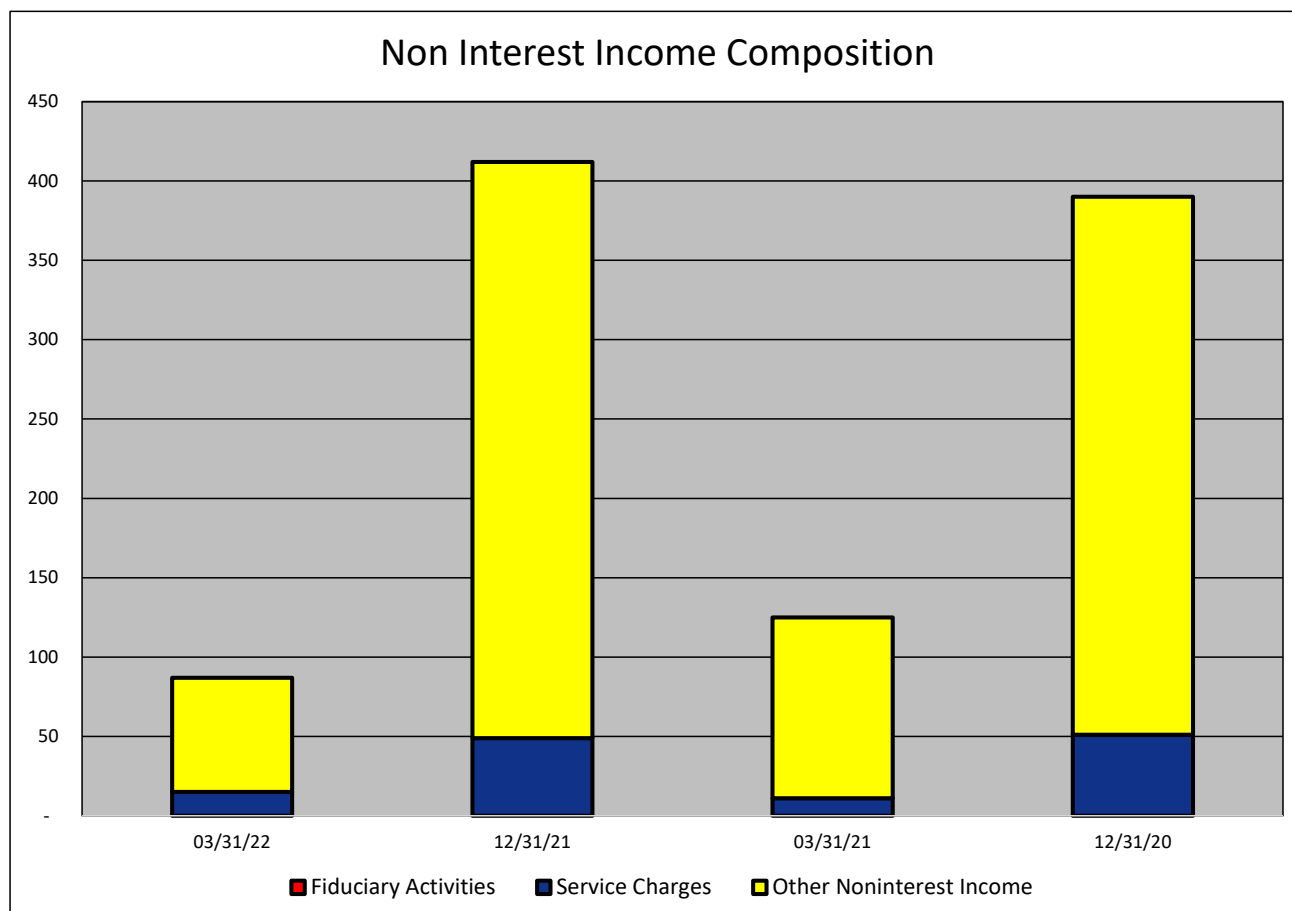


**NONINTEREST INCOME COMPOSITION- Community Bank of the South**  
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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**NONINTEREST INCOME CATEGORY**

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	15	49	11	51	4	36.36
Other Noninterest Income	72	363	114	339	(42)	(36.84)
<b>Total Nonint. Income</b>	<b>87</b>	<b>412</b>	<b>125</b>	<b>390</b>	<b>(38)</b>	<b>(30.40)</b>

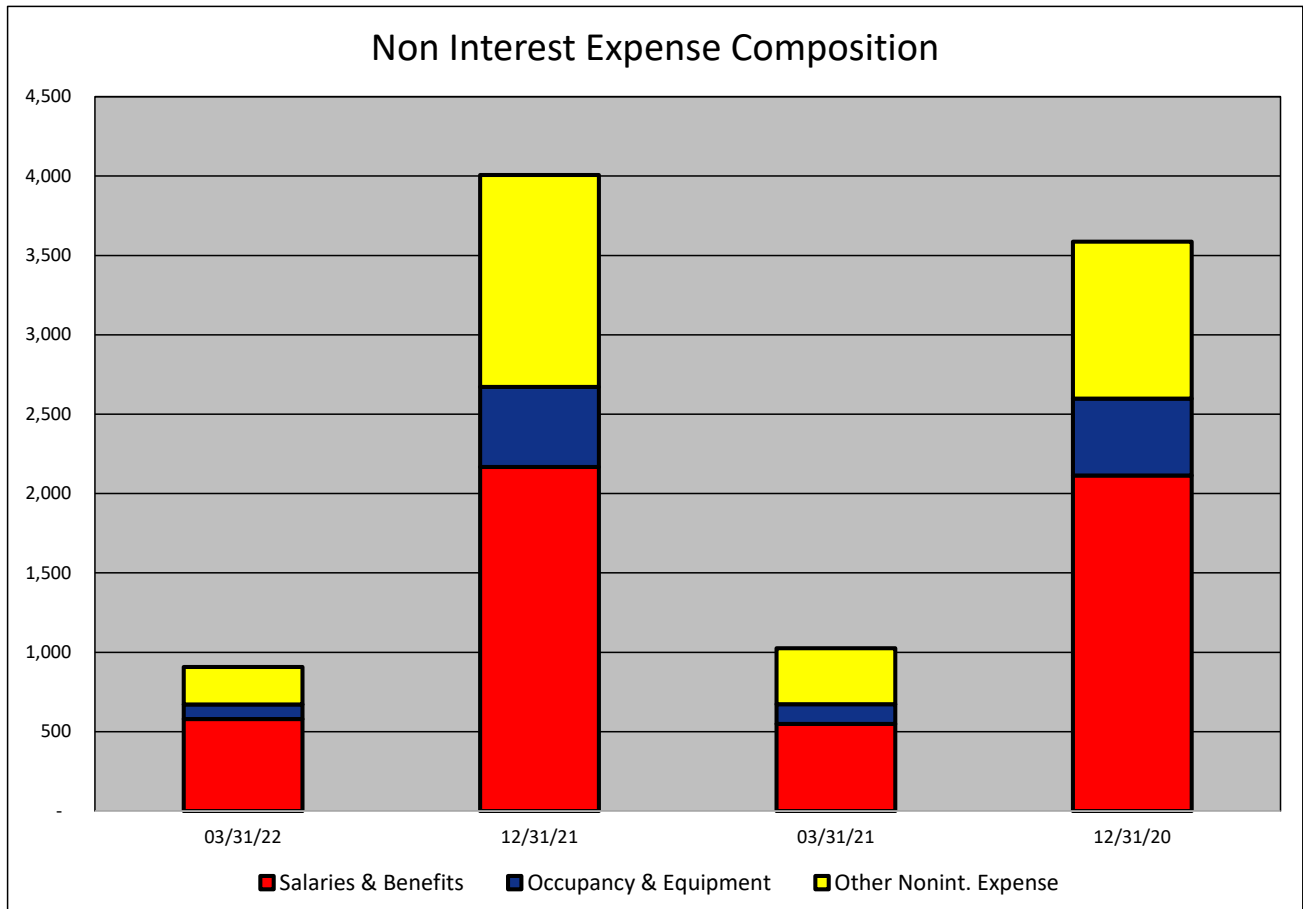


**NONINTEREST EXPENSE COMPOSITION- Community Bank of the South**  
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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**NONINTEREST EXPENSE CATEGORY**

Salaries & Benefits	580	2,167	549	2,114	31	5.65
Occupancy & Equipment	91	505	124	484	(33)	(26.61)
Other Nonint. Expense	236	1,335	352	988	(116)	(32.95)
<b>Total Nonint. Expense</b>	<b>907</b>	<b>4,007</b>	<b>1,025</b>	<b>3,586</b>	<b>(118)</b>	<b>(11.51)</b>



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

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Locality Bank	43,775	-	NA
Cypress Bank & Trust	100,600	-	NA
Optimumbank	385,263	252,376	52.65
Anchor Bank	239,824	169,584	41.42
Desjardins Bank, National Association	354,948	252,882	40.36
Marine Bank & Trust Company	593,366	471,702	25.79
Seacoast National Bank	10,905,403	8,812,580	23.75
Natbank, National Association	226,547	183,890	23.20
American National Bank	558,527	474,542	17.70
Paradise Bank	425,464	375,100	13.43
Community Bank Of The South	260,073	231,443	12.37
Flagler Bank	501,912	458,967	9.36
Bank Of Belle Glade	144,080	134,107	7.44

<b>Select Peer Average</b>	1,133,829	909,013	24.31
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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	8,278	-	NA
Cypress Bank & Trust	24,061	-	NA
Optimumbank	277,094	170,200	62.80
Anchor Bank	169,169	131,074	29.06
Desjardins Bank, National Association	204,158	179,316	13.85
Seacoast National Bank	6,471,832	5,722,416	13.10
Marine Bank & Trust Company	342,643	330,594	3.64
Natbank, National Association	143,457	149,049	(3.75)
Paradise Bank	245,092	261,611	(6.31)
Community Bank Of The South	68,631	75,342	(8.91)
American National Bank	266,992	295,855	(9.76)
Flagler Bank	288,095	328,357	(12.26)
Bank Of Belle Glade	32,610	42,264	(22.84)

<b>Select Peer Average</b>	657,086	591,237	5.33
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PEER GROUP COMPARISONS REPORT

*Treasure Coast Group*

CAPITAL RATIOS

For the three months ended March 31, 2022

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Locality Bank	83.01	<b>103.04</b>	341.68	342.48	341.68
Cypress Bank & Trust	16.79	<b>18.90</b>	0.00	0.00	0.00
Natbank, National Association	14.35	<b>14.75</b>	30.86	31.74	30.86
Optimumbank	12.17	<b>12.53</b>	0.00	0.00	0.00
Seacoast National Bank	12.11	<b>10.65</b>	15.27	16.18	15.27
Desjardins Bank, National Association	9.44	<b>10.09</b>	0.00	0.00	0.00
American National Bank	8.56	<b>9.89</b>	16.72	17.53	16.72
Anchor Bank	9.26	<b>9.66</b>	0.00	0.00	0.00
Flagler Bank	8.67	<b>9.55</b>	14.14	15.29	14.14
Paradise Bank	7.58	<b>8.90</b>	12.84	13.77	12.84
Marine Bank & Trust Company	6.17	<b>7.82</b>	12.45	13.70	12.45
Community Bank Of The South	7.08	<b>7.70</b>	24.46	25.48	24.46
Bank Of Belle Glade	6.03	<b>7.06</b>	25.99	26.98	25.99

Select Peer Average	15.48	17.73	38.03	38.70	38.03
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**BALANCE SHEET RATIOS**  
For the three months ended March 31, 2022

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Locality Bank	<b>128.22</b>	18.91	0.00
Optimumbank	<b>87.03</b>	71.92	8.24
Anchor Bank	<b>86.69</b>	70.54	6.59
Natbank, National Association	<b>77.40</b>	63.32	1.35
Seacoast National Bank	<b>70.01</b>	59.35	22.58
Flagler Bank	<b>68.76</b>	57.40	19.18
Desjardins Bank, National Association	<b>64.11</b>	57.52	8.23
Paradise Bank	<b>62.94</b>	57.61	14.18
Marine Bank & Trust Company	<b>61.77</b>	57.75	27.12
American National Bank	<b>52.82</b>	47.80	11.75
Cypress Bank & Trust	<b>28.96</b>	23.92	4.04
Community Bank Of The South	<b>28.68</b>	26.39	22.51
Bank Of Belle Glade	<b>24.12</b>	22.63	30.62

<b>Select Peer Average</b>	64.73	48.85	13.57
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**PEER GROUP COMPARISONS REPORT**

*Treasure Coast Group*

**PROFITABILITY RATIOS**

**For the three months ended March 31, 2022**

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Flagler Bank	496,282	<b>1.87</b>	20.70
Paradise Bank	403,337	<b>1.44</b>	17.51
Optimumbank	388,615	<b>1.04</b>	9.67
American National Bank	522,447	<b>0.88</b>	9.26
Seacoast National Bank	10,660,450	<b>0.79</b>	6.45
Marine Bank & Trust Company	560,378	<b>0.78</b>	11.12
Community Bank Of The South	253,888	<b>0.52</b>	6.72
Natbank, National Association	221,796	<b>0.45</b>	3.04
Anchor Bank	238,806	<b>0.42</b>	4.52
Desjardins Bank, National Association	332,266	<b>0.34</b>	3.38
Bank Of Belle Glade	150,065	<b>0.20</b>	3.20
Cypress Bank & Trust	85,889	<b>(3.03)</b>	(15.46)
Locality Bank	35,267	<b>(27.47)</b>	(53.32)

<b>Select Peer Average</b>	1,103,807	(1.67)	2.06
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PEER GROUP COMPARISONS REPORT

*Treasure Coast Group*

PROFITABILITY RATIOS

For the three months ended March 31, 2022

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Flagler Bank	0.26	1.04	<b>39.94</b>	12.55
Optimumbank	0.67	1.53	<b>55.11</b>	9.17
American National Bank	0.17	1.28	<b>55.32</b>	18.02
Seacoast National Bank	0.61	1.61	<b>63.47</b>	10.23
Marine Bank & Trust Company	0.48	1.80	<b>66.55</b>	7.61
Paradise Bank	0.81	2.12	<b>66.93</b>	8.86
Community Bank Of The South	0.14	1.29	<b>68.35</b>	11.82
Natbank, National Association	0.83	1.99	<b>80.11</b>	8.09
Bank Of Belle Glade	0.25	1.14	<b>83.79</b>	10.29
Anchor Bank	0.81	2.36	<b>84.33</b>	6.31
Desjardins Bank, National Association	0.95	2.02	<b>86.71</b>	7.39
Cypress Bank & Trust	9.16	4.00	<b>132.44</b>	1.93
Locality Bank	0.00	27.04	<b>5072.34</b>	3.65

<b>Select Peer Average</b>	1.16	3.79	458.11	8.92
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**ASSET QUALITY RATIOS**  
For the three months ended March 31, 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	<b>1.19</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Locality Bank	1.03	0.00	<b>0.00</b>	0.00
Bank Of Belle Glade	1.23	0.00	<b>0.00</b>	0.00
Cypress Bank & Trust	1.50	0.00	<b>0.00</b>	0.00
Optimumbank	1.23	0.00	<b>0.00</b>	0.00
Paradise Bank	1.06	0.00	<b>0.00</b>	0.00
Desjardins Bank, National Association	1.18	0.02	<b>0.01</b>	0.09
Flagler Bank	1.34	0.03	<b>0.01</b>	0.15
Natbank, National Association	0.65	0.18	<b>0.12</b>	0.78
Marine Bank & Trust Company	1.37	0.44	<b>0.25</b>	3.66
Seacoast National Bank	1.39	0.41	<b>0.35</b>	3.44
Anchor Bank	0.56	0.66	<b>0.47</b>	4.83

<b>Select Peer Average</b>	1.13	0.13	0.09	1.00
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the three months ended March 31, 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>11.96</b>	25.83	0.00	0.00	11.75
Bank Of Belle Glade	<b>5.35</b>	40.58	0.00	9.33	21.29
Optimumbank	<b>3.81</b>	0.82	14.10	0.21	8.03
Flagler Bank	<b>3.48</b>	8.22	8.96	0.00	19.18
Anchor Bank	<b>3.22</b>	13.06	0.00	0.18	6.41
Seacoast National Bank	<b>3.22</b>	8.05	0.00	6.85	15.65
Cypress Bank & Trust	<b>1.45</b>	65.24	0.00	0.00	3.54
Locality Bank	<b>1.11</b>	75.61	0.00	0.00	0.00
Marine Bank & Trust Company	<b>0.98</b>	11.45	0.00	0.34	26.79
Natbank, National Association	<b>0.93</b>	32.77	0.08	0.00	1.35
Paradise Bank	<b>0.77</b>	22.17	0.00	0.00	14.18
Community Bank Of The South	<b>0.64</b>	47.70	0.00	0.00	22.51
Desjardins Bank, National Association	<b>0.52</b>	32.99	0.00	8.23	0.00

<b>Select Peer Average</b>	<b>2.88</b>	<b>29.58</b>	<b>1.78</b>	<b>1.93</b>	<b>11.59</b>
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the three months ended March 31, 2022**

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Optimumbank	<b>71.04</b>	0.58	0.00	0.00
Anchor Bank	<b>70.14</b>	4.47	0.00	0.00
Natbank, National Association	<b>62.91</b>	0.97	0.00	0.00
Seacoast National Bank	<b>58.33</b>	1.06	0.11	2.86
Paradise Bank	<b>57.00</b>	2.92	0.00	0.53
Marine Bank & Trust Company	<b>56.96</b>	1.12	0.00	0.00
Desjardins Bank, National Association	<b>56.84</b>	0.28	0.00	0.00
Flagler Bank	<b>56.63</b>	1.00	0.00	0.00
American National Bank	<b>47.37</b>	0.08	0.00	0.00
Community Bank Of The South	<b>26.08</b>	0.97	0.00	0.00
Cypress Bank & Trust	<b>23.56</b>	3.31	0.00	0.24
Bank Of Belle Glade	<b>22.36</b>	0.33	0.00	0.00
Locality Bank	<b>18.72</b>	2.83	0.00	0.00

<b>Select Peer Average</b>	48.30	1.53	0.01	0.28
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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, 2022**

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Desjardins Bank, National Association	<b>88.25</b>	11.75	100.00	0.00	0.00
Locality Bank	<b>79.60</b>	20.40	100.00	0.00	0.00
Natbank, National Association	<b>73.51</b>	22.84	96.34	0.00	3.66
Bank Of Belle Glade	<b>50.61</b>	49.39	100.00	0.00	0.00
Paradise Bank	<b>47.09</b>	52.91	100.00	0.00	0.00
Optimumbank	<b>41.82</b>	52.83	94.65	0.00	5.35
Marine Bank & Trust Company	<b>37.28</b>	62.72	100.00	0.00	0.00
Seacoast National Bank	<b>37.20</b>	60.39	97.59	2.41	0.00
American National Bank	<b>36.10</b>	63.85	99.95	0.05	0.00
Cypress Bank & Trust	<b>34.96</b>	65.04	100.00	0.00	0.00
Anchor Bank	<b>33.81</b>	56.29	90.10	0.00	9.90
Community Bank Of The South	<b>30.28</b>	69.72	100.00	0.00	0.00
Flagler Bank	<b>24.81</b>	66.67	91.48	0.00	8.52

<b>Select Peer Average</b>	47.33	50.37	97.70	0.19	2.11
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**YIELDS, COSTS & SPREADS - ASSET YIELDS**  
For the three months ended March 31, 2022

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Paradise Bank	3.86	0.14	<b>3.79</b>	94.07
Optimumbank	3.74	0.44	<b>3.49</b>	95.27
Natbank, National Association	3.49	0.64	<b>3.32</b>	80.89
Anchor Bank	3.47	0.30	<b>3.27</b>	90.36
Seacoast National Bank	3.26	0.06	<b>3.21</b>	89.93
Flagler Bank	3.61	0.67	<b>3.13</b>	95.27
Marine Bank & Trust Company	3.13	0.08	<b>3.08</b>	93.89
American National Bank	3.05	0.22	<b>2.91</b>	84.26
Desjardins Bank, National Association	2.55	0.31	<b>2.52</b>	98.36
Community Bank Of The South	2.04	0.06	<b>2.00</b>	96.81
Bank Of Belle Glade	1.65	0.28	<b>1.51</b>	93.08
Cypress Bank & Trust	0.91	0.12	<b>0.84</b>	92.09
Locality Bank	0.64	0.00	<b>0.64</b>	83.31

<b>Select Peer Average</b>	2.72	0.26	3.14	91.35
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