

# Desjardins Bank, National Association

Hallandale, FL

Established

2/28/1992

## Florida Bank and Thrift Performance Report

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#### **FLORIDA BANKING TEAM**

Ed Hacker, Robert Brink, Ted Hacker, Steve Kania, David Ajvazi, Michael Squitieri, Erica Hines, Sacha Widmaier, Kristen Moroso, Anthony Hagbartsen, Matthew Hanley, Jordan Augustyniak, Madeline Bogumil, Natalie Filippone, Lauren Klindt, Phillip Berdeguer, Andrew Joyce, Dylan Frayne, Mai Tran, Meranda Joseph, Patricia Romero, Vanessa Hossler, Adam McCord

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)

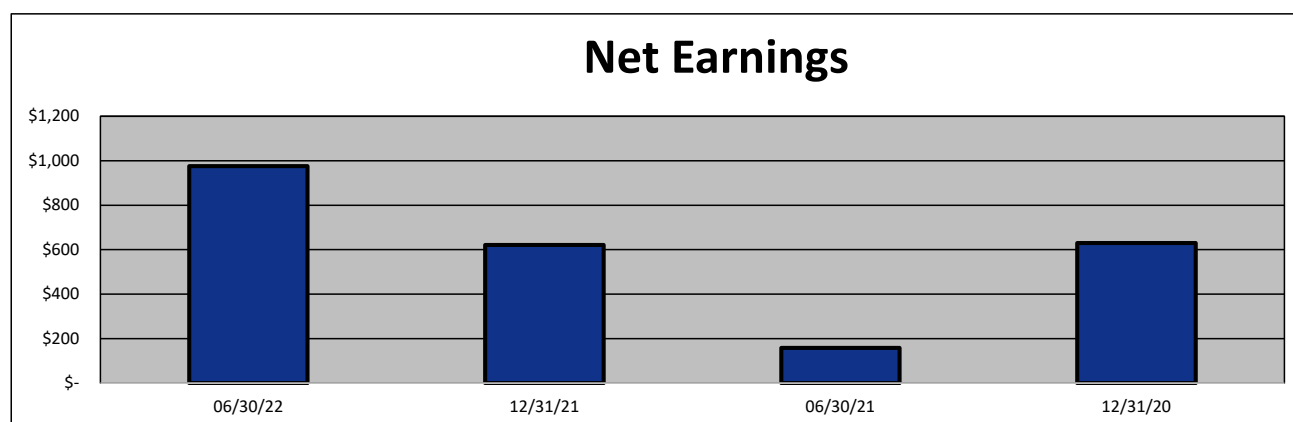
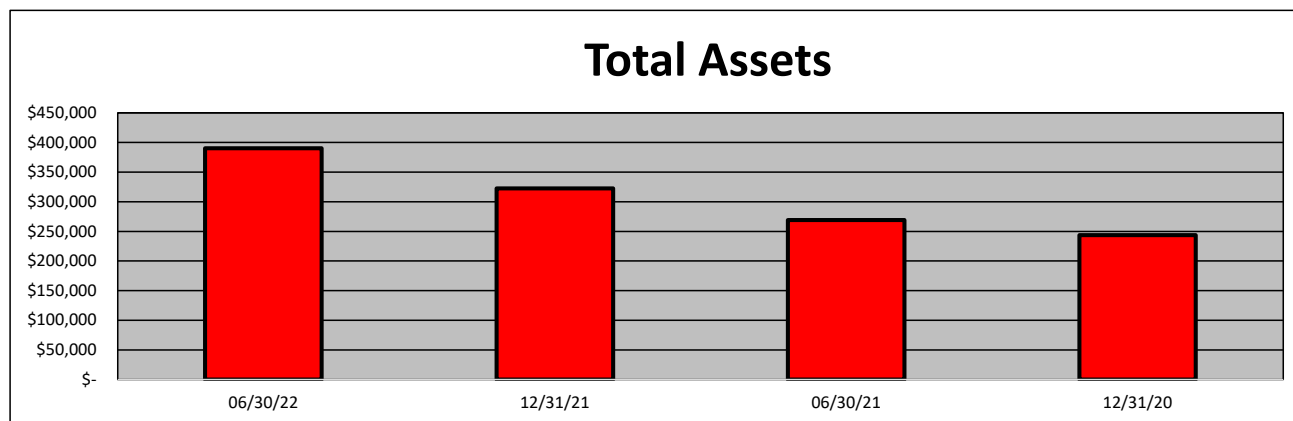
**EXECUTIVE SUMMARY - Desjardins Bank, National Association  
(Percentage)**

<b>Period Ending</b>	<b>06/30/22</b>	<b>12/31/21</b>	<b>06/30/21</b>	<b>12/31/20</b>	<b>State Avg.</b>	<b>Peer Avg.</b>
<b>CAPITAL RATIOS</b>						
Equity/Assets	8.77	10.31	12.17	13.38	10.08	12.19
Leverage Ratio	9.17	10.80	12.26	13.93	10.09	14.70
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	28.41	16.44	18.53
Risk Based Ratio	0.00	0.00	0.00	29.67	17.29	19.22
Common Equity Tier 1 Capital Ratio	NA	0.00	0.00	28.41	16.42	18.53
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	63.69	68.49	73.35	86.30	64.07	66.93
Loans/Assets	57.63	60.83	63.94	74.15	52.71	54.47
Securities/Assets	7.18	7.85	8.22	4.85	17.27	14.33
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.55	0.23	0.12	0.28	0.67	(0.66)
Return on Avg Equity	5.80	1.89	0.97	1.95	9.14	5.42
Nonint Income/Avg Assets	0.82	0.77	0.80	0.89	0.86	1.06
Net Overhead Ratio	1.90	2.46	2.77	3.32	1.91	2.94
Efficiency Ratio	79.39	91.11	95.13	91.28	225.75	131.52
Assets (per million) per Employee	8.87	6.58	6.26	5.19	9.27	9.09
<b>ASSET QUALITY:</b>						
Reserves/Loans	1.07	1.23	1.39	1.31	1.36	1.11
Nonperforming Loans/Total Loans	0.00	0.00	0.43	0.35	0.69	0.13
Nonperforming Assets/Total Assets	0.00	0.00	0.28	0.26	0.47	0.09
Adjusted Texas Ratio	0.00	0.00	2.12	1.78	3.38	1.00
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	2.68	2.89	3.10	3.91	3.18	3.00
Cost of funds	0.26	0.37	0.37	0.41	0.42	0.32
Net interest margin	2.66	2.85	3.05	3.84	2.61	3.16
Avg Earning Assets/Avg Assets	98.22	97.48	96.78	96.86	90.17	92.58

**SELECTED FINANCIAL DATA - Desjardins Bank, National Association**  
(Dollars in Thousands)

<b>As of:</b>	<b>06/30/22</b>	<b>12/31/21</b>	<b>06/30/21</b>	<b>12/31/20</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	390,217	322,382	269,203	243,701	121,014	44.95
Cash and Equivalents	134,538	100,007	73,729	49,495	60,809	82.48
Securities	28,016	25,292	22,136	11,818	5,880	26.56
Loans, net	224,897	196,093	172,125	180,714	52,772	30.66
Deposit Accounts	353,118	286,311	234,655	209,393	118,463	50.48
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	34,203	33,228	32,764	32,607	1,439	4.39

<b>Period Ending</b>	<b>06/30/22</b>	<b>12/31/21</b>	<b>06/30/21</b>	<b>12/31/20</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	976	621	158	630	818	517.72
Interest Income	4,647	7,778	3,817	8,581	830	21.74
Interest Expense	43	129	65	157	(22)	(33.85)
Net Interest Income	4,604	7,649	3,752	8,424	852	22.71
Prov for Loan Loss	-	35	20	65	(20)	(100.00)
Noninterest income	1,450	2,118	1,012	2,013	438	43.28
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	4,806	8,899	4,532	9,527	274	6.05
Net Operating Income	1,248	833	212	845	1,036	488.68
Income Taxes	272	212	54	215	218	403.70

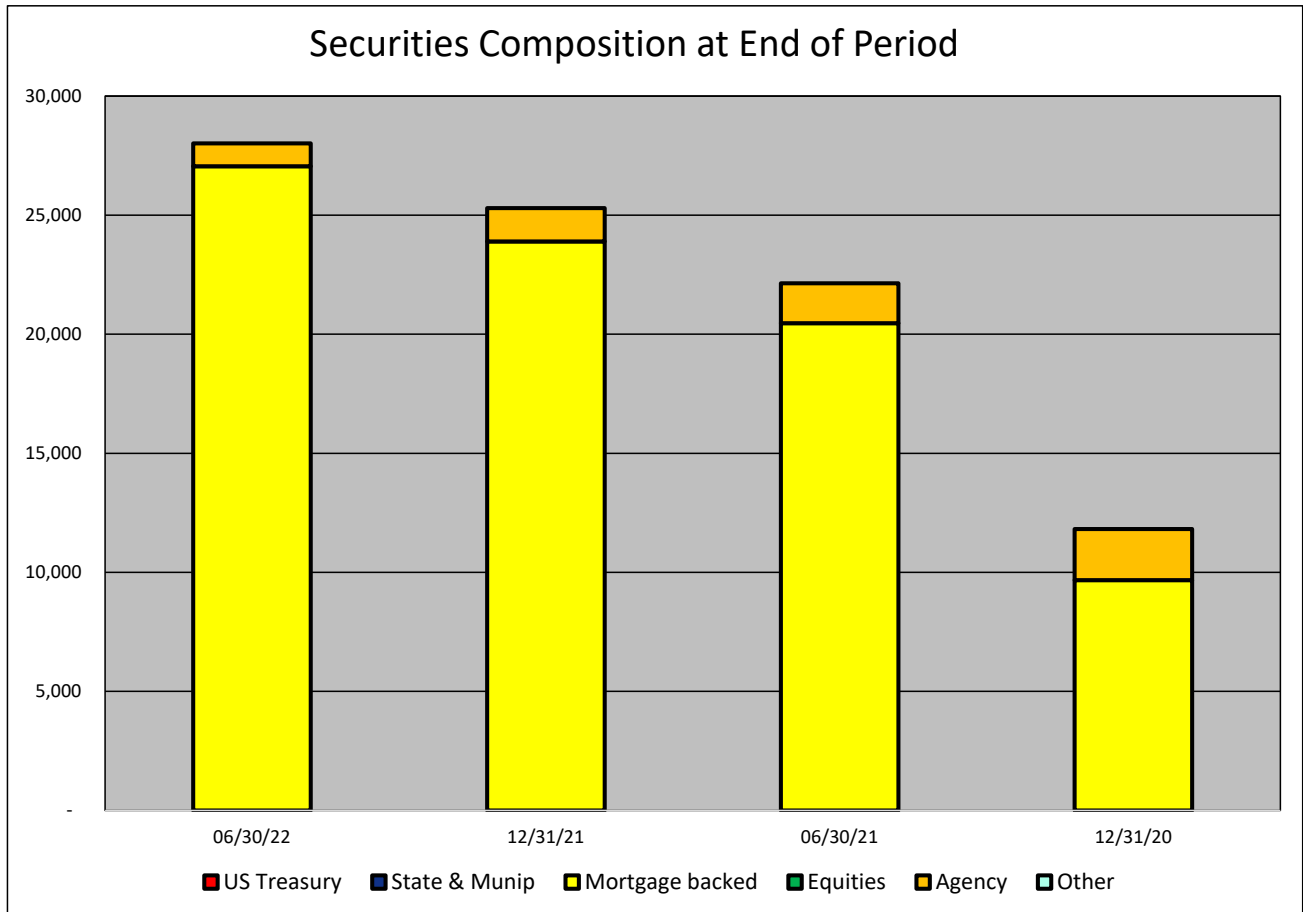


**SECURITIES COMPOSITION - Desjardins Bank, National Association**  
(Dollars in Thousands)

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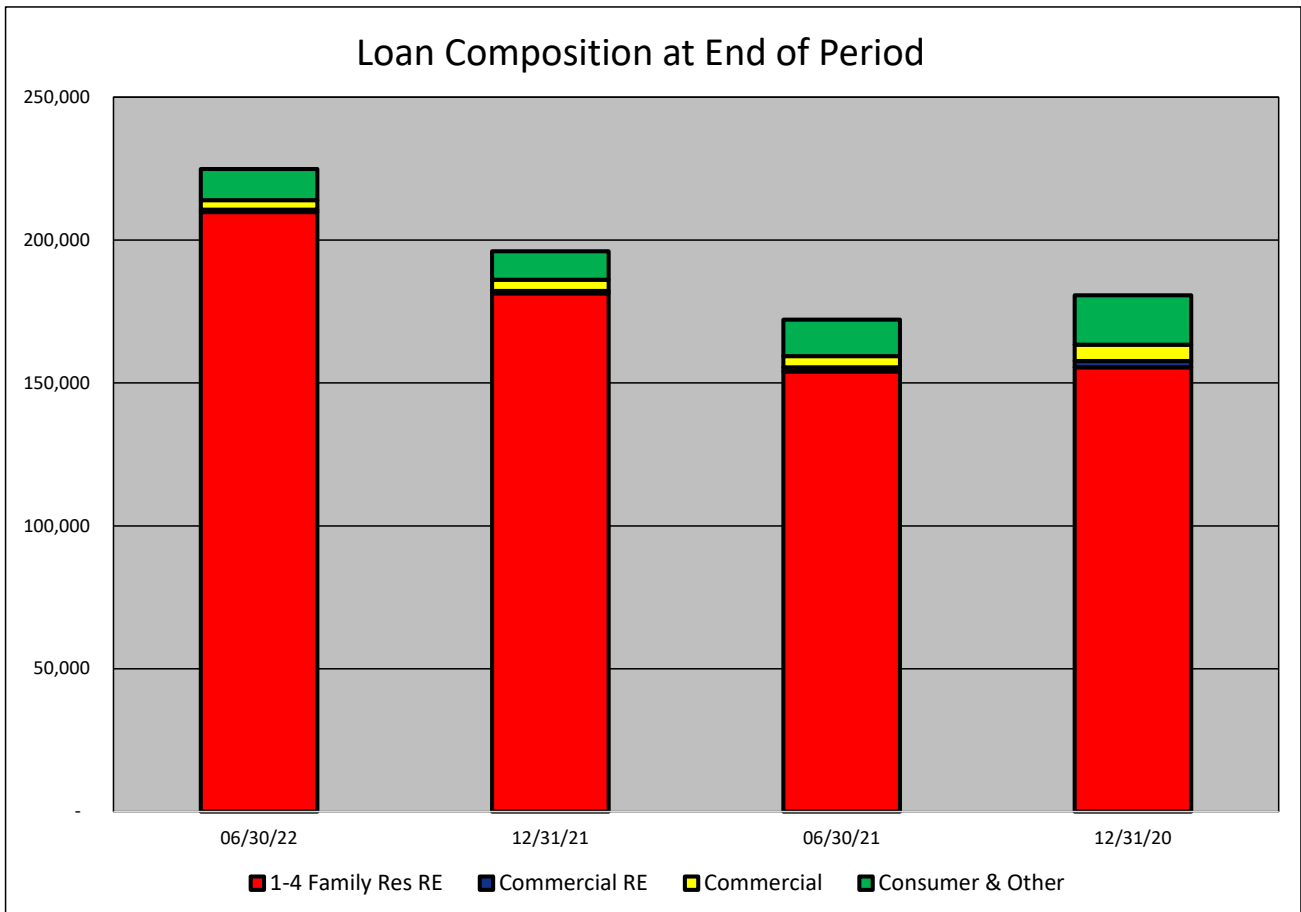
**SECURITIES CATEGORY:**

US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	27,050	23,895	20,459	9,668	6,591	32.22
Equities	-	-	-	-	-	NA
Agency	966	1,397	1,677	2,150	(711)	(42.40)
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>28,016</b>	<b>25,292</b>	<b>22,136</b>	<b>11,818</b>	<b>5,880</b>	<b>26.56</b>



**LOAN PORTFOLIO COMPOSITION - Desjardins Bank, National Association**  
(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	209,804	181,357	154,014	155,456	55,790	36.22
Commercial RE	813	859	1,484	2,205	(671)	(45.22)
Commercial	3,341	3,955	3,898	5,766	(557)	(14.29)
Consumer & Other	10,939	9,922	12,729	17,287	(1,790)	(14.06)
Loans, Net	224,897	196,093	172,125	180,714	52,772	30.66



**LOAN PORTFOLIO QUALITY - Desjardins Bank, National Association**  
(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	2,409	2,374	2,374	2,309	35	1.47
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	-	-	-	-	NA
Provision Expense	-	35	20	65	(20)	(100.00)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	2,409	2,409	2,394	2,374	15	0.63

**NON-PERFORMING ASSETS:**

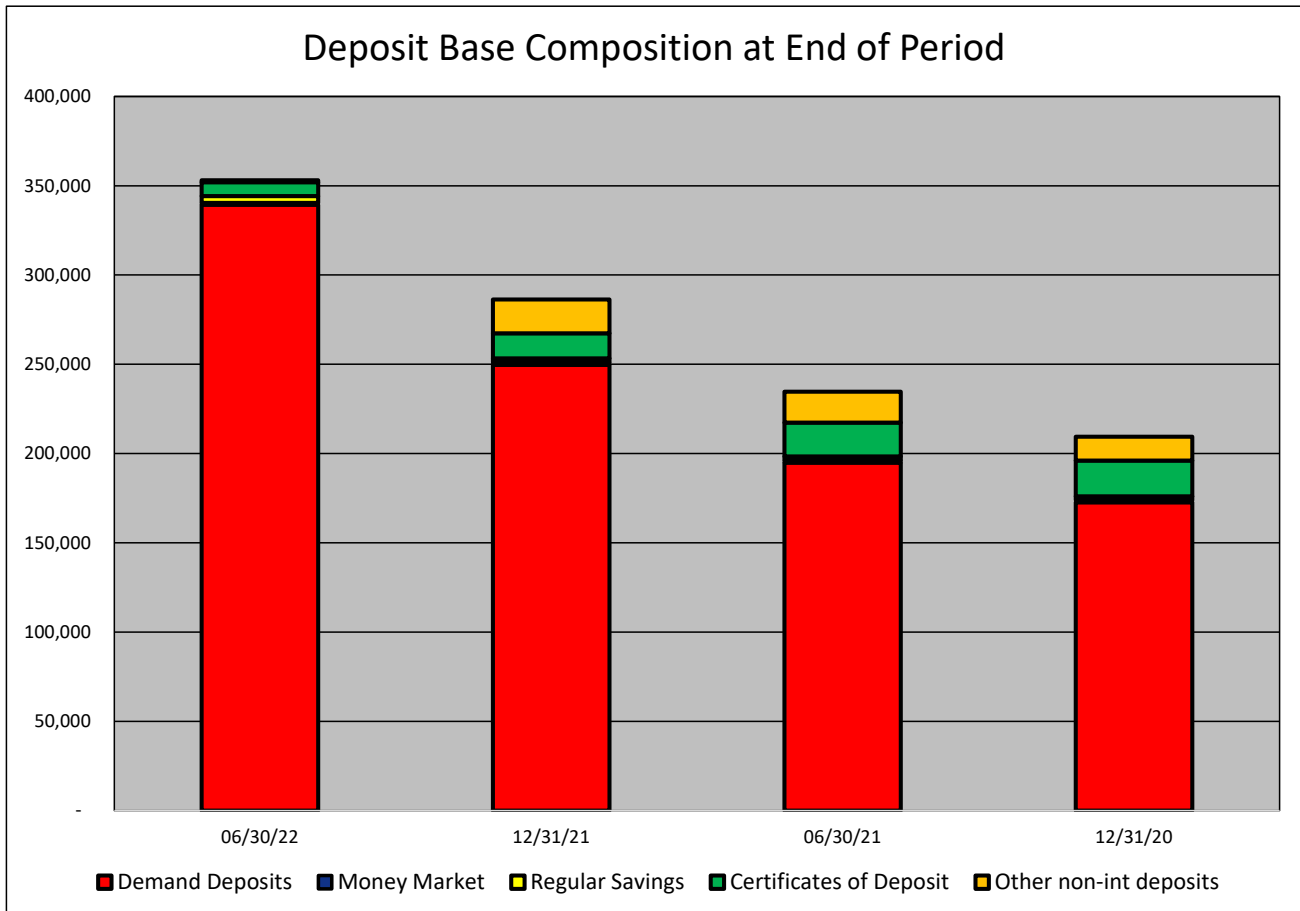
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	745	624	(745)	(100.00)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	745	624	(745)	(100.00)

**DEPOSIT BASE COMPOSITION - Desjardins Bank, National Association**  
(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	339,356	249,695	194,856	172,599	144,500	74.16
Money Market	1,062	1,367	1,287	1,456	(225)	(17.48)
Regular Savings	3,797	2,275	2,202	1,945	1,595	72.43
Certificates of Deposit	7,770	13,950	19,050	20,115	(11,280)	(59.21)
Other non-int deposits	1,133	19,024	17,260	13,278	(16,127)	(93.44)
<b>Total Deposits</b>	<b>353,118</b>	<b>286,311</b>	<b>234,655</b>	<b>209,393</b>	<b>118,463</b>	<b>50.48</b>



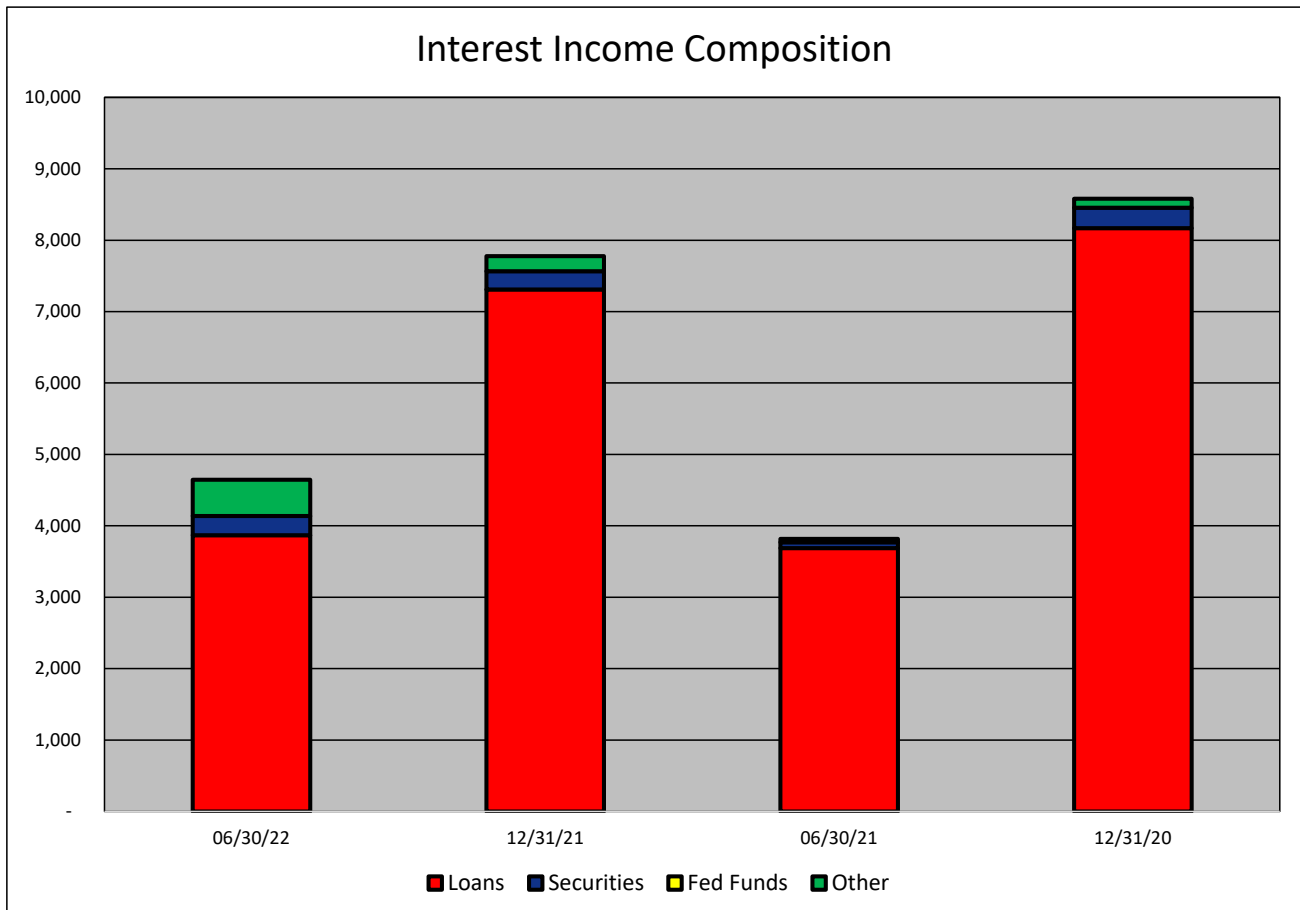


**INTEREST INCOME COMPOSITION- Desjardins Bank, National Association**  
(Dollars in Thousands)

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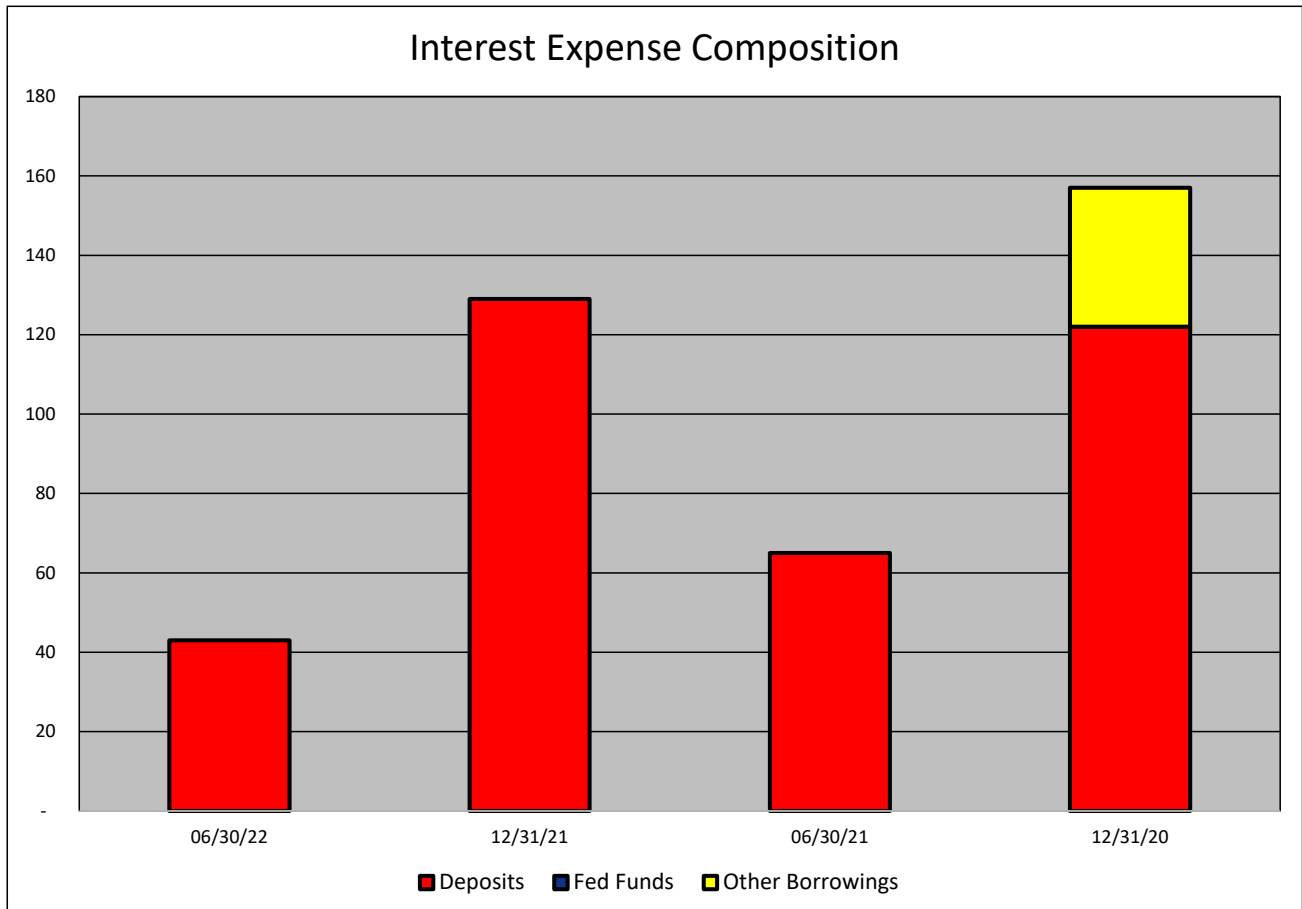
**INTEREST INCOME CATEGORY**

Loans	3,868	7,311	3,687	8,168	181	4.91
Securities	270	253	82	286	188	229.27
Fed Funds	-	-	-	-	-	NA
Other	509	214	48	127	461	960.42
<b>Total Int Income</b>	<b>4,647</b>	<b>7,778</b>	<b>3,817</b>	<b>8,581</b>	<b>830</b>	<b>21.74</b>



**INTEREST EXPENSE COMPOSITION- Desjardins Bank, National Association**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST EXPENSE CATEGORY</b>						
Deposits	43	129	65	122	(22)	(33.85)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	35	-	NA
<b>Total Int Expense</b>	<b>43</b>	<b>129</b>	<b>65</b>	<b>157</b>	<b>(22)</b>	<b>(33.85)</b>

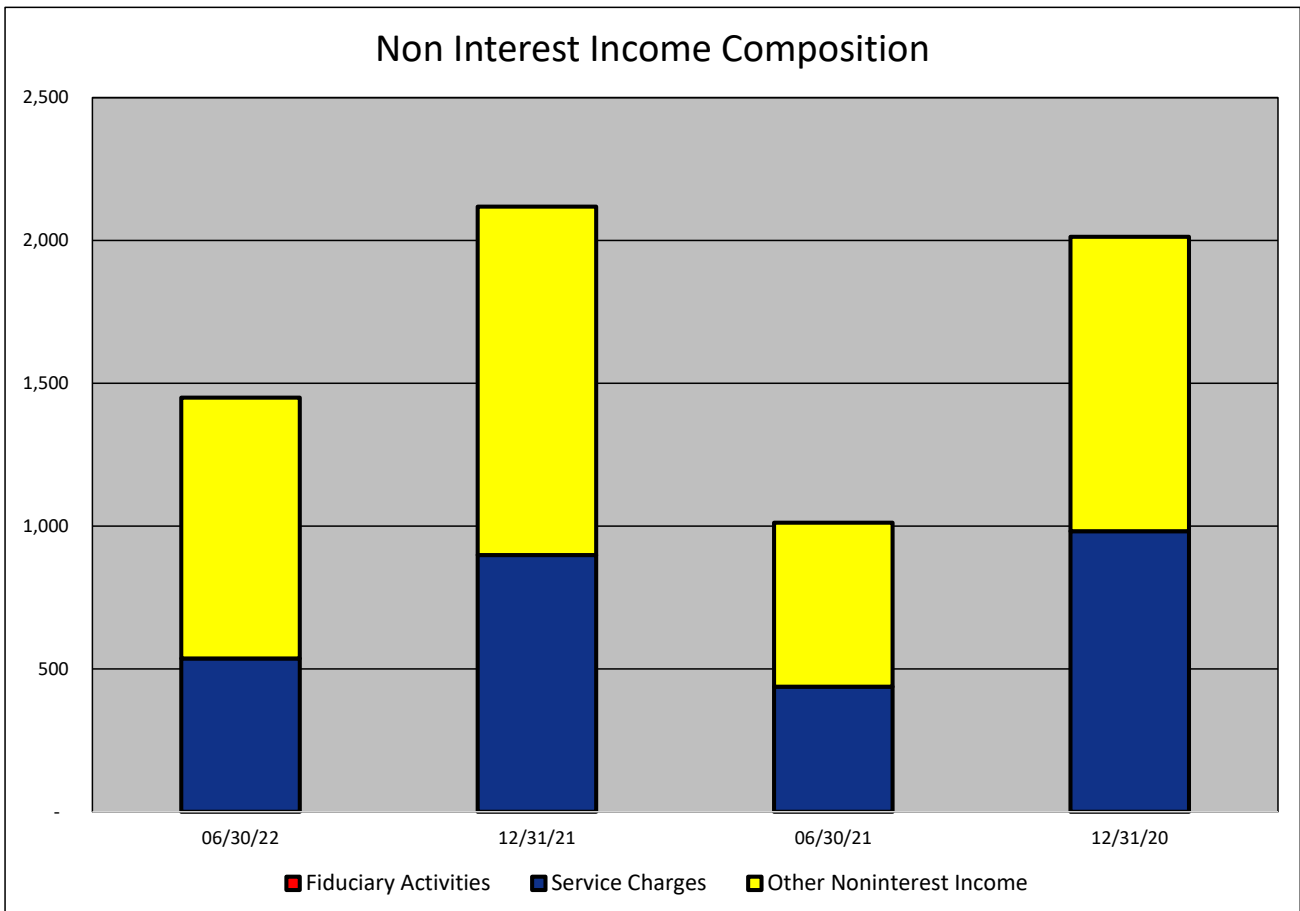


**NONINTEREST INCOME COMPOSITION- Desjardins Bank, National Association**  
(Dollars in Thousands)

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	537	899	438	982	99	22.60
Other Noninterest Income	913	1,219	574	1,031	339	59.06
<b>Total Nonint. Income</b>	<b>1,450</b>	<b>2,118</b>	<b>1,012</b>	<b>2,013</b>	<b>438</b>	<b>43.28</b>

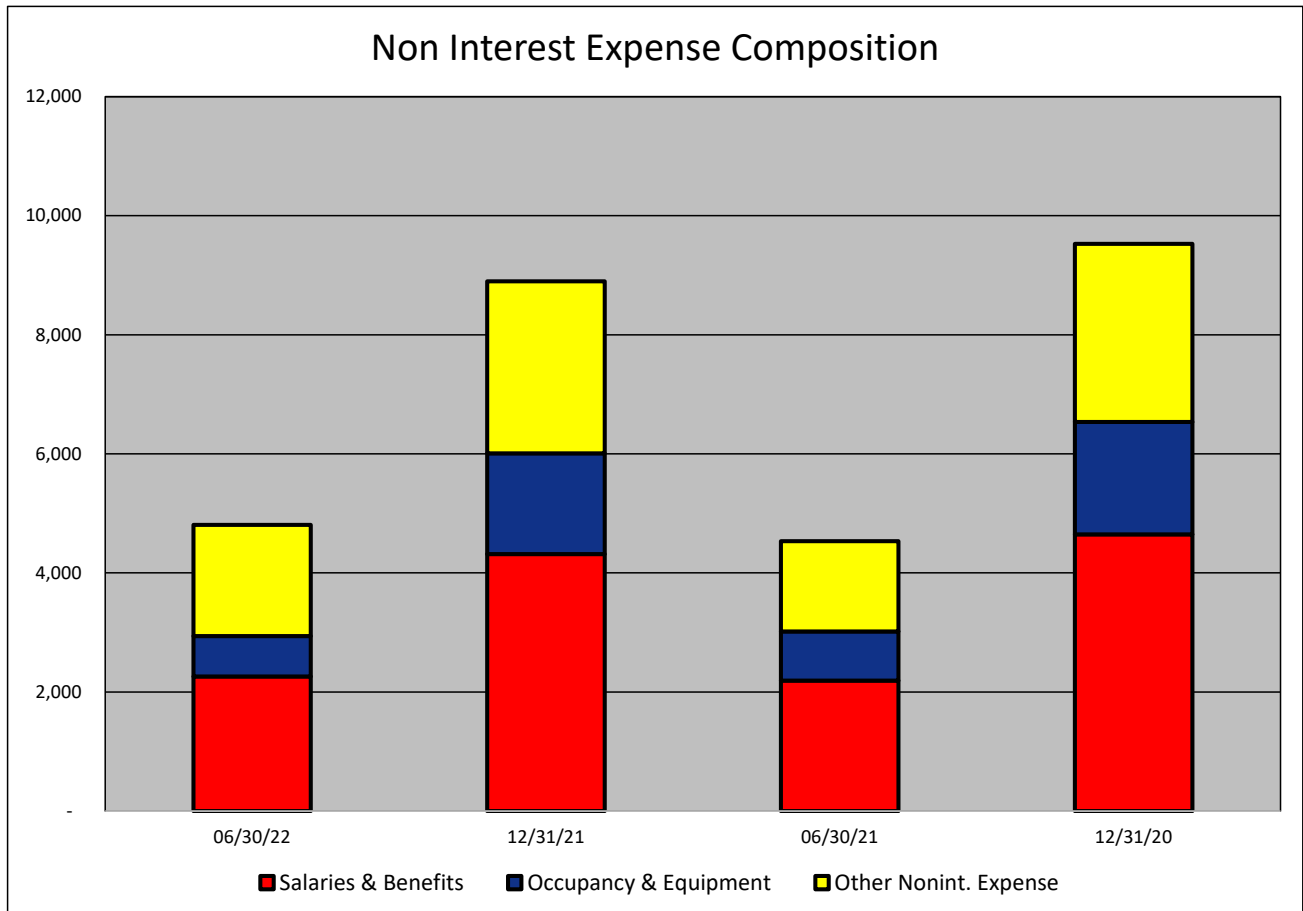


**NONINTEREST EXPENSE COMPOSITION- Desjardins Bank, National Association**  
(Dollars in Thousands)

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	2,260	4,317	2,192	4,649	68	3.10
Occupancy & Equipment	679	1,692	824	1,885	(145)	(17.60)
Other Nonint. Expense	1,867	2,890	1,516	2,993	351	23.15
<b>Total Nonint. Expense</b>	<b>4,806</b>	<b>8,899</b>	<b>4,532</b>	<b>9,527</b>	<b>274</b>	<b>6.05</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
American National Bank	8.67	<b>9.68</b>	16.92	17.72	16.92
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

Select Peer Average	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
<b>Desjardins Bank, National Association</b>	<b>63.69</b>	<b>57.63</b>	<b>7.18</b>
Paradise Bank	<b>59.56</b>	54.78	14.07
American National Bank	<b>53.96</b>	48.83	13.42
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
<b>Desjardins Bank, National Association</b>	<b>352,657</b>	<b>0.55</b>	<b>5.80</b>
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

<b>Select Peer Average</b>	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
<b>Desjardins Bank, National Association</b>	<b>57.02</b>	<b>0.60</b>	<b>0.00</b>	<b>0.00</b>
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>	<b>53.87</b>	<b>1.50</b>	<b>0.00</b>	<b>0.27</b>
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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
American National Bank	<b>35.32</b>	64.67	99.99	0.01	0.00
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
American National Bank	3.12	0.21	<b>2.98</b>	85.21
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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