

Desjardins Bank, National Association

Hallandale, FL

Established

2/28/1992

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, 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)

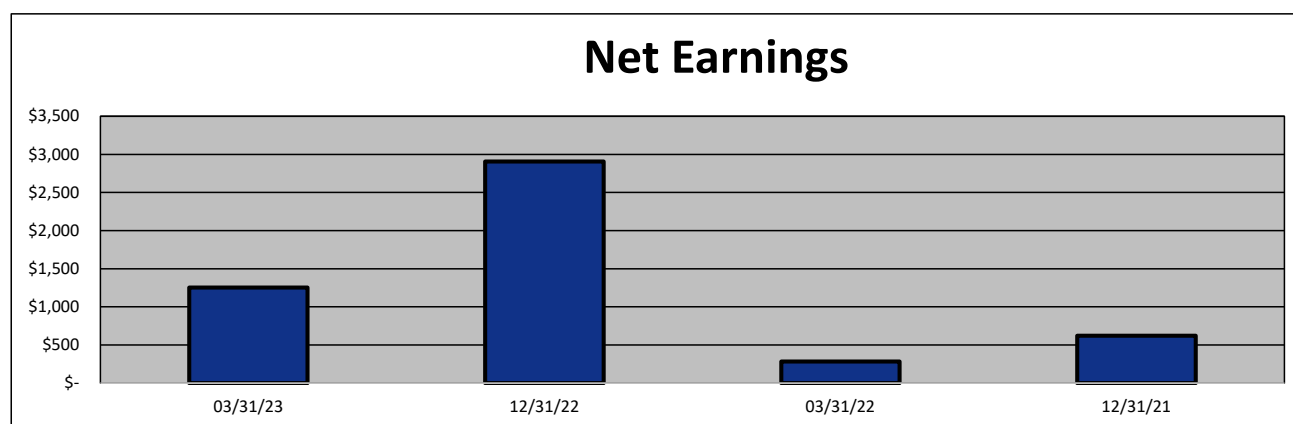
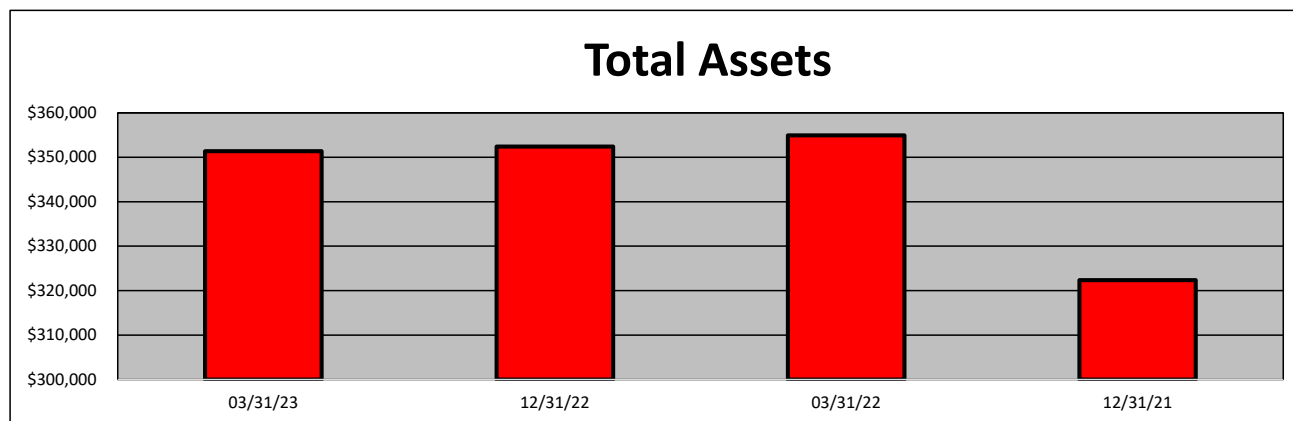
**EXECUTIVE SUMMARY - Desjardins Bank, National Association
(Percentage)**

Period Ending	03/31/23	12/31/22	03/31/22	12/31/21	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	14.34	13.09	9.44	10.31	9.92	13.91
Leverage Ratio	14.74	13.23	10.09	10.80	11.01	15.50
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	18.60	23.12
Risk Based Ratio	0.00	0.00	0.00	0.00	19.49	23.83
Common Equity Tier 1 Capital Ratio	NA	0.00	0.00	0.00	18.60	23.12
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	90.08	82.57	64.11	68.49	60.06	77.77
Loans/Assets	71.10	69.59	57.52	60.83	49.99	61.13
Securities/Assets	7.43	7.53	8.23	7.85	20.52	15.00
PROFITABILITY:						
Return on Avg Assets	1.47	0.82	0.34	0.23	0.23	0.39
Return on Avg Equity	10.38	7.57	3.38	1.89	6.95	11.18
Nonint Income/Avg Assets	1.05	0.77	0.95	0.77	0.88	0.82
Net Overhead Ratio	1.81	1.96	2.02	2.46	2.15	2.72
Efficiency Ratio	59.27	70.34	86.71	91.11	136.11	80.79
Assets (per million) per Employee	7.48	6.65	7.39	6.58	10.18	8.36
ASSET QUALITY:						
Allowance/Loans	1.03	1.05	1.18	1.23	1.39	1.12
Nonperforming Loans/Total Loans	0.00	0.00	0.02	0.00	0.53	0.10
Nonperforming Assets/Total Assets	0.00	0.00	0.01	0.00	0.32	0.08
Adjusted Texas Ratio	0.00	0.00	0.09	0.00	2.37	0.96
YIELDS & COSTS:						
Yield on earning assets	4.28	3.24	2.55	2.89	2.93	4.77
Cost of funds	2.43	0.56	0.31	0.37	0.30	1.90
Net interest margin	3.86	3.17	2.52	2.85	2.55	4.08
Avg Earning Assets/Avg Assets	97.78	98.16	98.36	97.48	91.48	95.27

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

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	351,388	352,386	354,948	322,382	(3,560)	(1.00)
Cash and Equivalents	72,400	77,363	118,945	100,007	(46,545)	(39.13)
Securities	26,105	26,540	29,205	25,292	(3,100)	(10.61)
Loans, net	249,825	245,220	204,158	196,093	45,667	22.37
Deposit Accounts	277,346	296,988	318,429	286,311	(41,083)	(12.90)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	50,387	46,135	33,510	33,228	16,877	50.36

Period Ending	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	1,252	2,908	282	621	970	343.97
Interest Income	3,576	11,210	2,082	7,778	1,494	71.76
Interest Expense	349	217	26	129	323	1,242.31
Net Interest Income	3,227	10,993	2,056	7,649	1,171	56.96
Prov for Credit Losses	-	170	-	35	-	NA
Noninterest income	893	2,724	789	2,118	104	13.18
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	2,442	9,649	2,467	8,899	(25)	(1.01)
Net Operating Income	1,678	3,898	378	833	1,300	343.92
Income Taxes	426	990	96	212	330	343.75

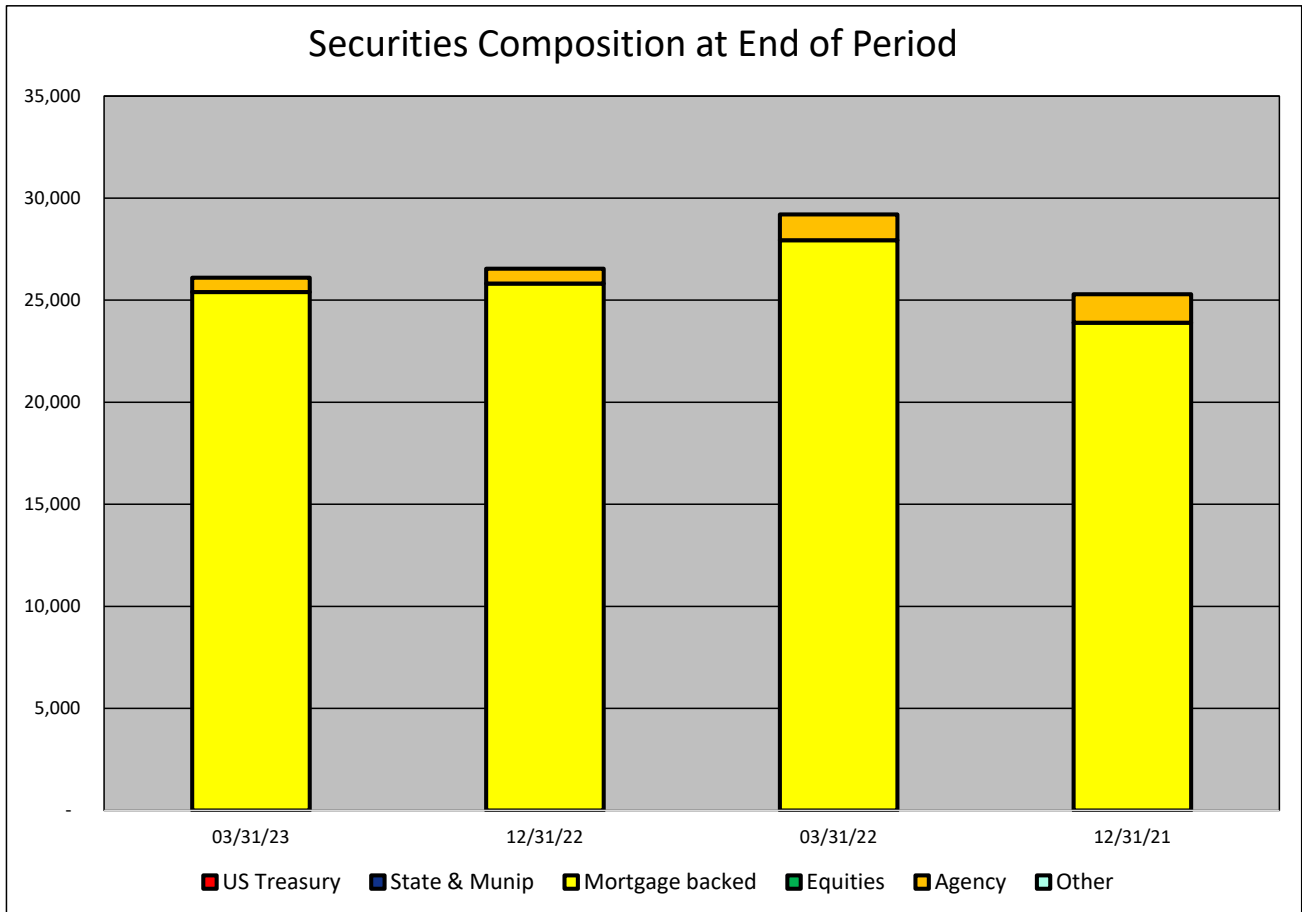


SECURITIES COMPOSITION - Desjardins Bank, National Association
(Dollars in Thousands)

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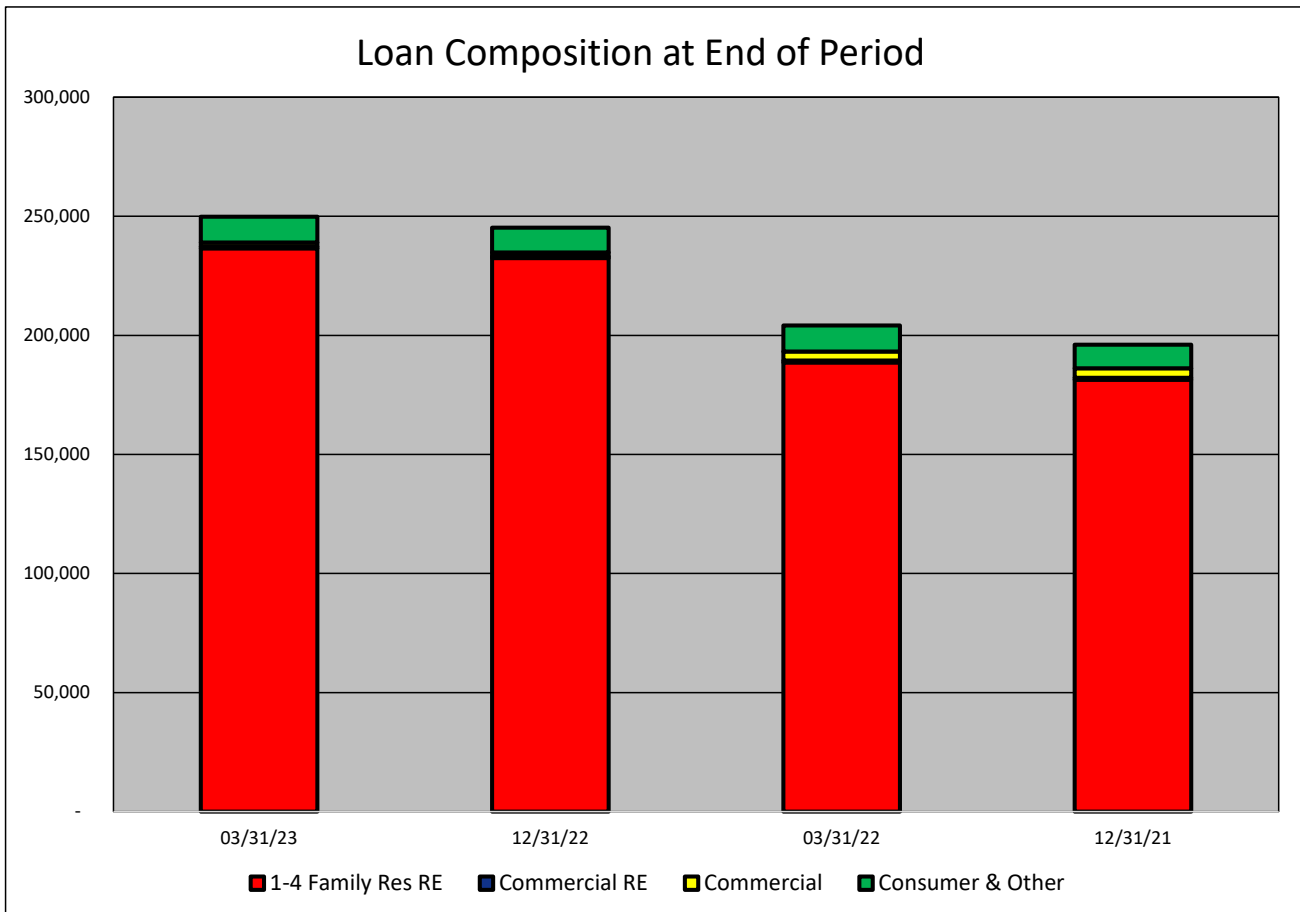
SECURITIES CATEGORY:

US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	25,397	25,818	27,935	23,895	(2,538)	(9.09)
Equities	-	-	-	-	-	NA
Agency	708	722	1,270	1,397	(562)	(44.25)
Other	-	-	-	-	-	NA
Total Securities	26,105	26,540	29,205	25,292	(3,100)	(10.61)



LOAN PORTFOLIO COMPOSITION - Desjardins Bank, National Association
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	236,563	232,426	188,585	181,357	47,978	25.44
Commercial RE	683	723	846	859	(163)	(19.27)
Commercial	1,773	1,660	3,809	3,955	(2,036)	(53.45)
Consumer & Other	10,806	10,411	10,918	9,922	(112)	(1.03)
Loans, Net	249,825	245,220	204,158	196,093	45,667	22.37



LOAN PORTFOLIO QUALITY - Desjardins Bank, National Association
(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):

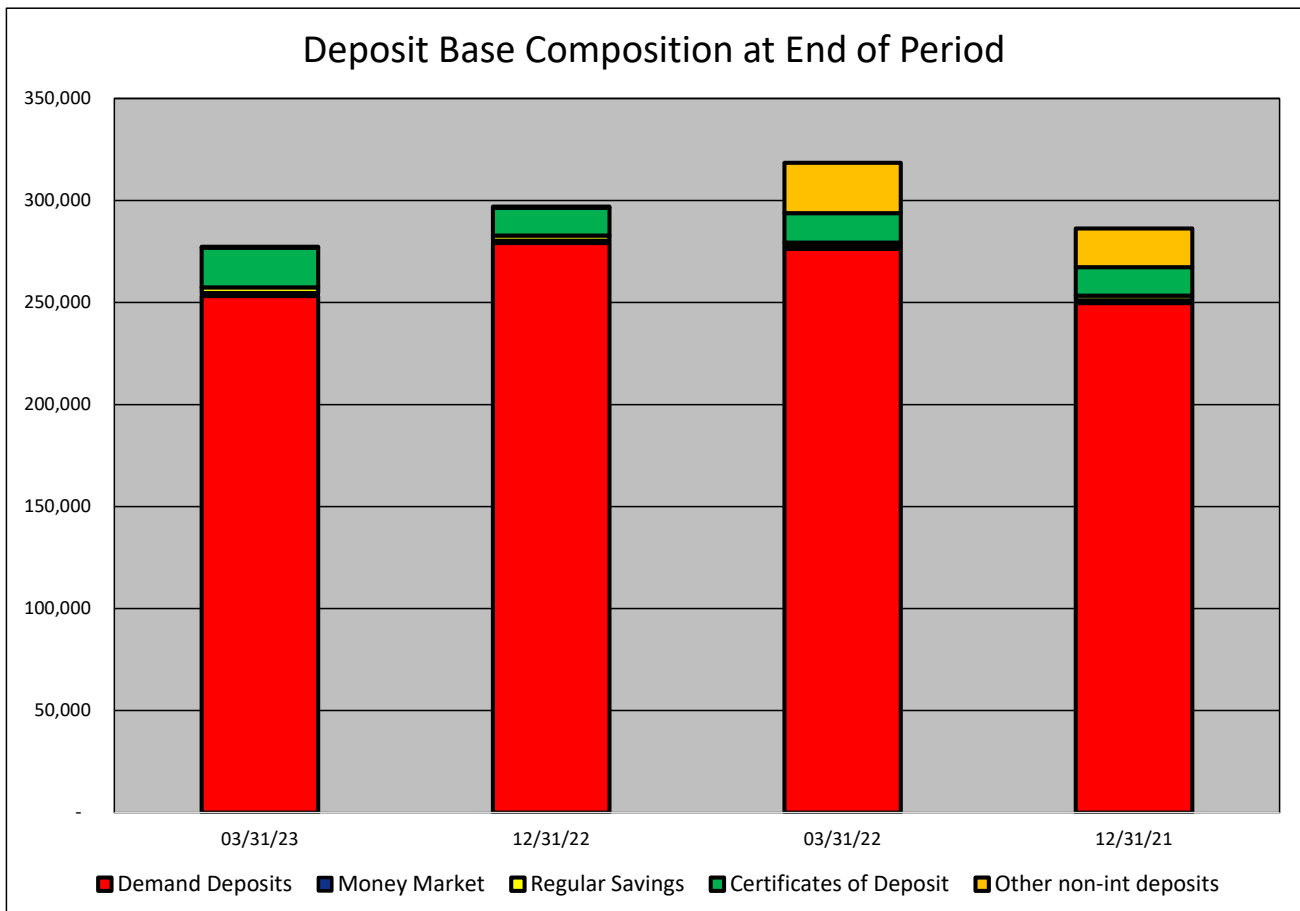
Beginning Balance	2,579	2,409	2,409	2,374	170	7.06
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	-	-	-	-	NA
Provision Expense	-	170	-	35	-	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	2,579	2,579	2,409	2,409	170	7.06

NON-PERFORMING ASSETS:

Total-90+ Days Past Due	1	-	32	-	(31)	(96.88)
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	1	-	32	-	(31)	(96.88)

DEPOSIT BASE COMPOSITION - Desjardins Bank, National Association
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
DEPOSIT BASE CATEGORY:						
Demand Deposits	253,186	279,129	276,217	249,695	(23,031)	(8.34)
Money Market	1,472	1,197	1,108	1,367	364	32.85
Regular Savings	2,782	2,481	2,073	2,275	709	34.20
Certificates of Deposit	19,375	13,626	14,374	13,950	5,001	34.79
Other non-int deposits	531	555	24,657	19,024	(24,126)	(97.85)
Total Deposits	277,346	296,988	318,429	286,311	(41,083)	(12.90)

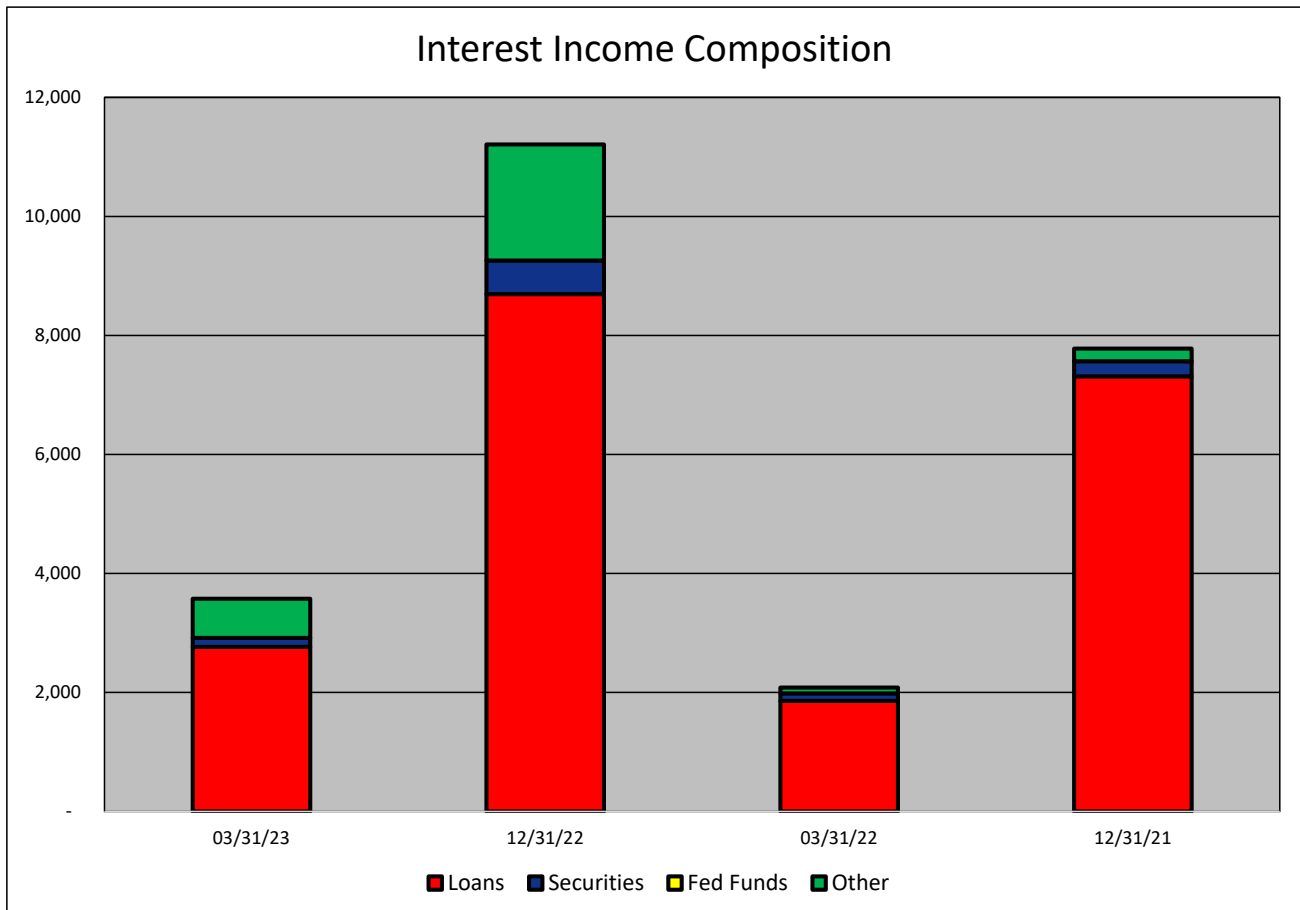


INTEREST INCOME COMPOSITION- Desjardins Bank, National Association
(Dollars in Thousands)

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	2,766	8,695	1,856	7,311	910	49.03
Securities	152	565	129	253	23	17.83
Fed Funds	-	-	-	-	-	NA
Other	658	1,950	97	214	561	578.35
Total Int Income	3,576	11,210	2,082	7,778	1,494	71.76

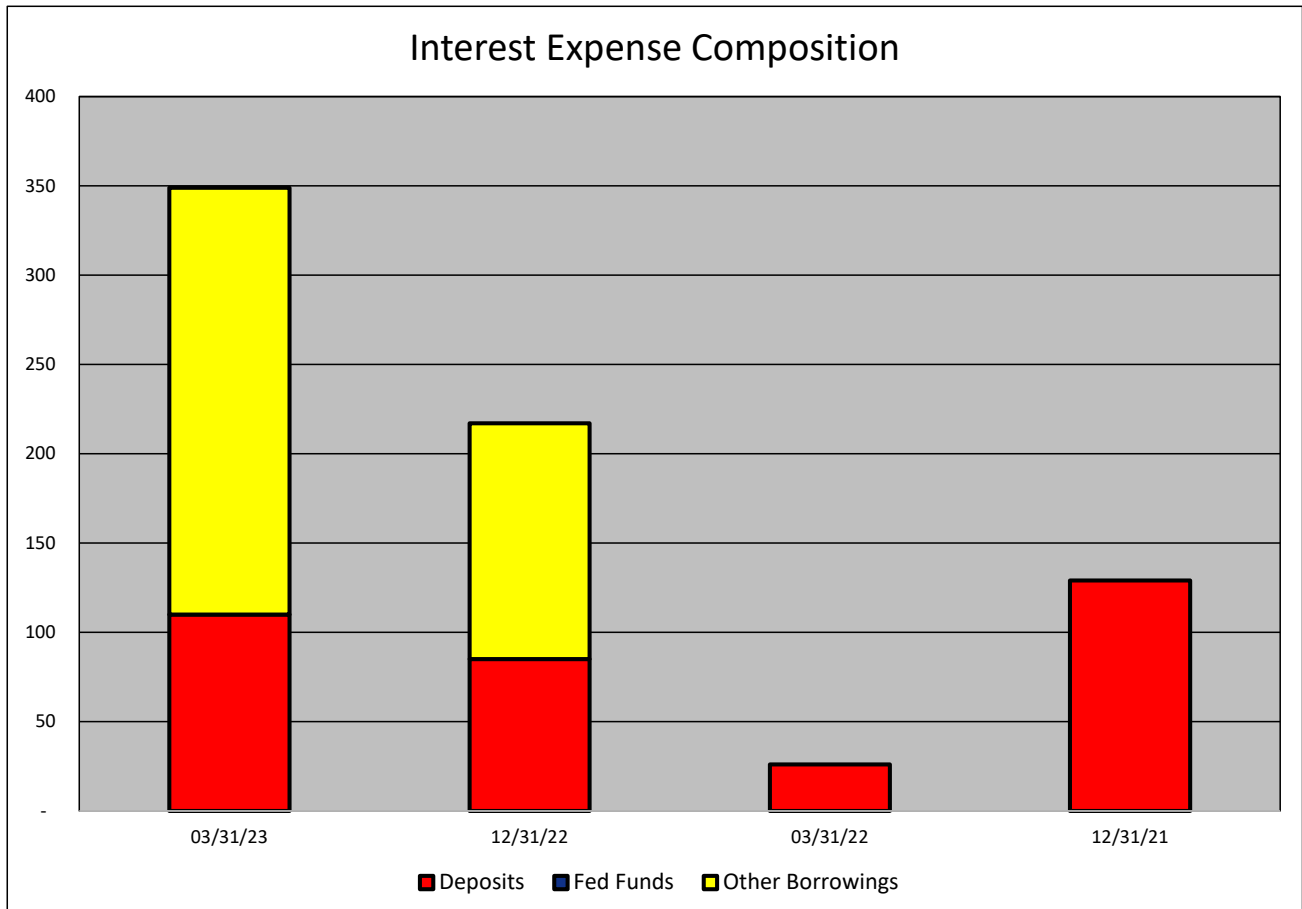


INTEREST EXPENSE COMPOSITION- Desjardins Bank, National Association
(Dollars in Thousands)

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	110	85	26	129	84	323.08
Fed Funds	-	-	-	-	-	NA
Other Borrowings	239	132	-	-	239	NA
Total Int Expense	349	217	26	129	323	1,242.31

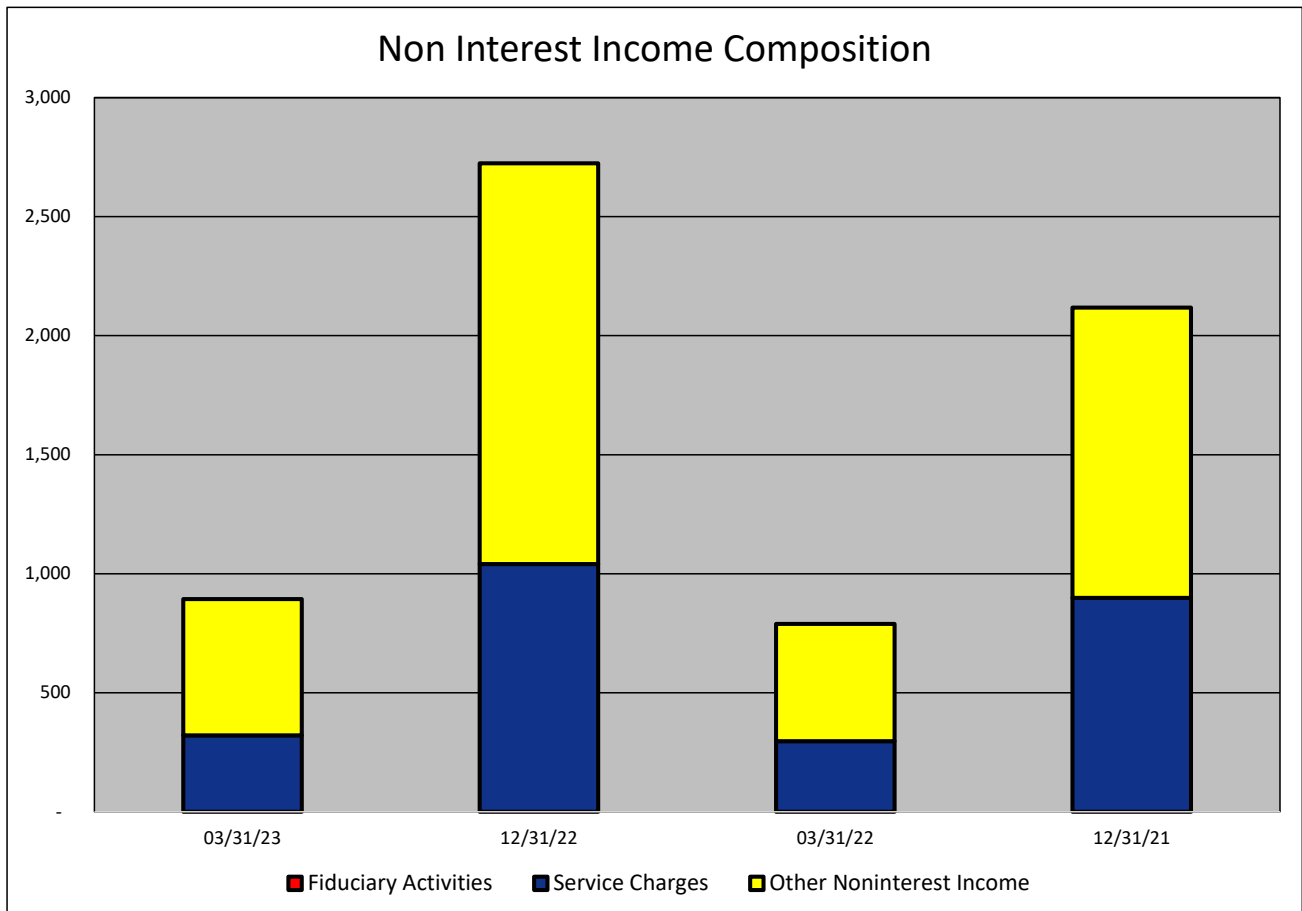


NONINTEREST INCOME COMPOSITION- Desjardins Bank, National Association
(Dollars in Thousands)

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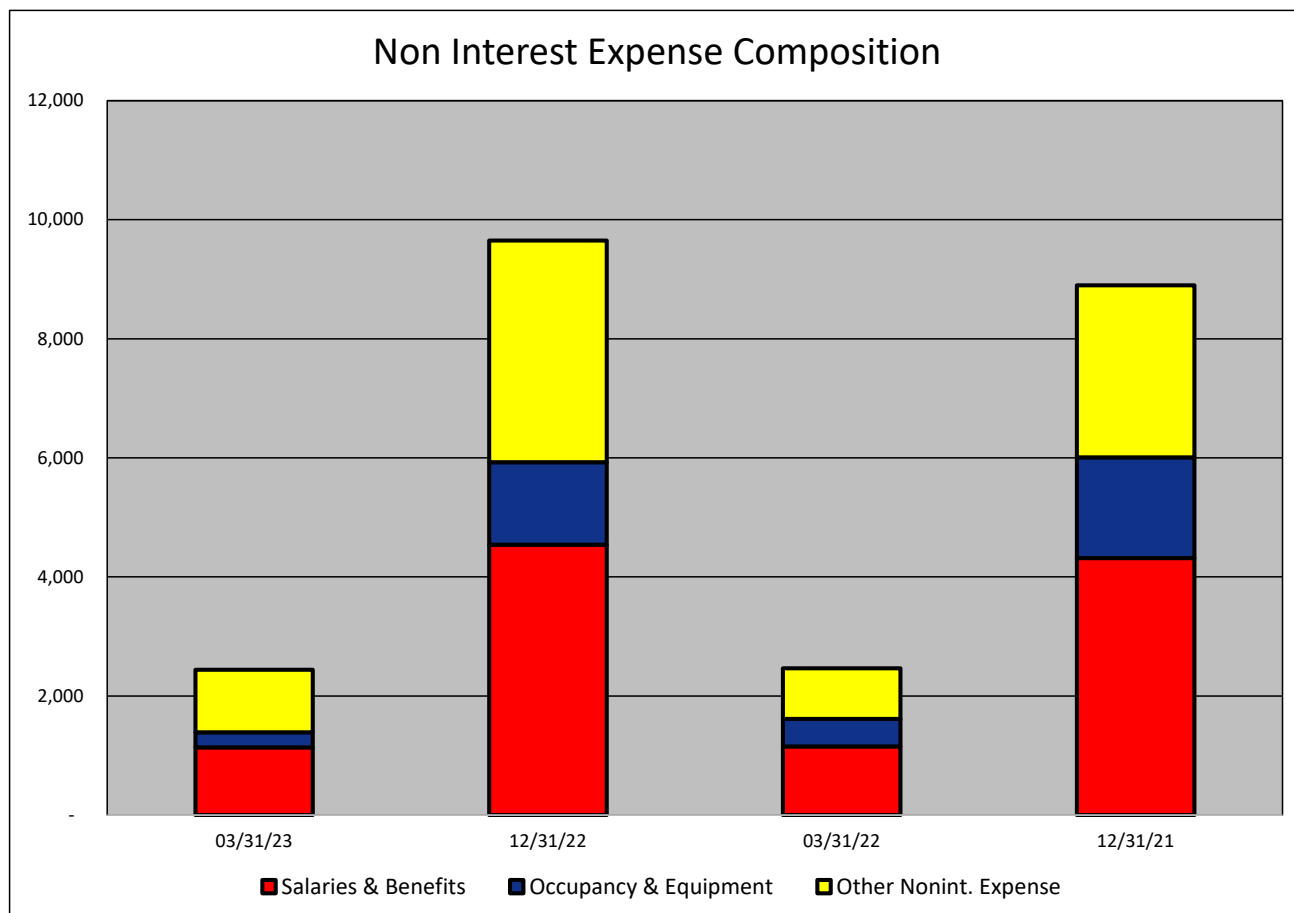
NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	321	1,041	297	899	24	8.08
Other Noninterest Income	572	1,683	492	1,219	80	16.26
Total Nonint. Income	893	2,724	789	2,118	104	13.18



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

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	1,138	4,540	1,155	4,317	(17)	(1.47)
Occupancy & Equipment	254	1,388	462	1,692	(208)	(45.02)
Other Nonint. Expense	1,050	3,721	850	2,890	200	23.53
Total Nonint. Expense	2,442	9,649	2,467	8,899	(25)	(1.01)



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)

Select Peer Average	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)

Select Peer Average	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	57.16	146.43	147.68	146.43
Locality Bank	27.98	29.02	34.50	35.26	34.50
Natbank, National Association	15.69	16.36	30.20	31.46	30.20
Desjardins Bank, National Association	14.34	14.74	0.00	0.00	0.00
American National Bank	10.61	12.35	15.87	16.51	15.87
Optimumbank	10.02	11.24	0.00	0.00	0.00
Cypress Bank & Trust	11.52	11.20	0.00	0.00	0.00
Flagler Bank	8.83	10.55	12.95	13.90	12.95
Seacoast National Bank	13.23	10.36	12.46	13.65	12.46
Paradise Bank	8.09	10.31	13.75	14.68	13.75
Anchor Bank	7.88	8.77	0.00	0.00	0.00
Bank Of Belle Glade	6.35	8.69	22.46	23.22	22.46
Community Bank Of The South	6.38	8.19	22.75	23.69	22.75
Marine Bank & Trust Company	5.26	8.01	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	123.67	79.45	4.99
Natbank, National Association	96.27	78.96	1.69
Flagler Bank	94.97	73.85	19.52
Optimumbank	94.89	80.84	4.20
Desjardins Bank, National Association	90.08	71.10	7.43
Locality Bank	88.93	63.25	12.58
Seacoast National Bank	82.31	66.48	18.15
Evermore Bank	78.44	37.05	0.00
American National Bank	76.17	66.75	16.71
Marine Bank & Trust Company	72.77	66.95	26.02
Paradise Bank	70.70	64.34	14.47
Cypress Bank & Trust	53.72	45.53	19.94
Bank Of Belle Glade	37.36	34.86	30.18
Community Bank Of The South	28.53	26.35	34.18

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

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

Select Peer Average	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	0.00	0.00
Community Bank Of The South	1.49	0.00	0.00	0.00
Desjardins Bank, National Association	1.03	0.00	0.00	0.00
Bank Of Belle Glade	0.85	0.00	0.00	0.00
Evermore Bank	1.11	0.00	0.00	0.00
Cypress Bank & Trust	1.50	0.00	0.00	0.00
Locality Bank	0.97	0.00	0.00	0.00
Natbank, National Association	1.03	0.00	0.00	0.00
Optimumbank	1.27	0.00	0.00	0.00
Paradise Bank	1.09	0.03	0.02	0.19
Flagler Bank	1.07	0.20	0.15	1.55
Marine Bank & Trust Company	1.39	0.34	0.23	3.64
Anchor Bank	0.58	0.38	0.30	3.64
Seacoast National Bank	1.54	0.51	0.39	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	6.27	27.54	0.00	8.60	21.58
Anchor Bank	3.50	5.74	0.00	4.99	0.00
Optimumbank	3.33	3.32	7.31	0.08	4.12
Flagler Bank	1.74	2.04	0.00	0.00	19.52
Evermore Bank	1.51	56.75	0.00	0.00	0.00
Natbank, National Association	1.51	15.83	0.16	0.00	1.69
Paradise Bank	1.22	13.81	0.00	0.00	14.47
Seacoast National Bank	1.20	3.95	0.05	4.84	13.22
Marine Bank & Trust Company	1.12	2.54	0.00	0.31	25.72
Locality Bank	1.04	20.37	0.00	0.00	12.58
American National Bank	0.99	2.23	9.19	0.00	16.71
Cypress Bank & Trust	0.88	12.69	12.49	19.57	0.00
Community Bank Of The South	0.73	35.25	0.00	0.00	34.18
Desjardins Bank, National Association	0.66	19.94	0.00	7.43	0.00

Select Peer Average	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	79.82	0.54	0.00	0.00
Anchor Bank	78.99	4.13	0.00	0.00
Natbank, National Association	78.15	1.56	0.00	0.00
Flagler Bank	73.06	1.00	0.00	0.00
Desjardins Bank, National Association	70.36	0.53	0.00	0.00
American National Bank	66.28	0.08	0.00	0.00
Marine Bank & Trust Company	66.02	1.21	0.00	0.00
Seacoast National Bank	65.45	1.09	0.05	5.55
Paradise Bank	63.64	3.32	0.00	0.60
Locality Bank	62.63	2.05	0.00	0.00
Cypress Bank & Trust	44.85	4.28	0.00	0.15
Evermore Bank	36.34	4.41	0.00	0.00
Bank Of Belle Glade	34.56	0.31	0.00	0.00
Community Bank Of The South	25.95	0.99	0.00	0.00

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

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

Select Peer Average	4.77	1.90	4.08	95.27
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