

# Desjardins Bank, National Association

Hallandale, FL

Established

2/28/1992

## Florida Bank and Thrift Performance Report

### Table of Contents

<b>Title</b>	<b>Page</b>
PEER GROUP POSITION	1
EXECUTIVE SUMMARY	2
SELECTED FINANCIAL DATA	3
SECURITIES COMPOSITION	4
LOAN PORTFOLIO COMPOSITION	5
LOAN PORTFOLIO QUALITY	6
DEPOSIT BASE COMPOSITION	7
INTEREST INCOME COMPOSITION	8
INTEREST EXPENSE COMPOSITION	9
NONINTEREST INCOME COMPOSITION	10
NONINTEREST EXPENSE COMPOSITION	11
PEER GROUP COMPARISONS REPORT	12-22

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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)

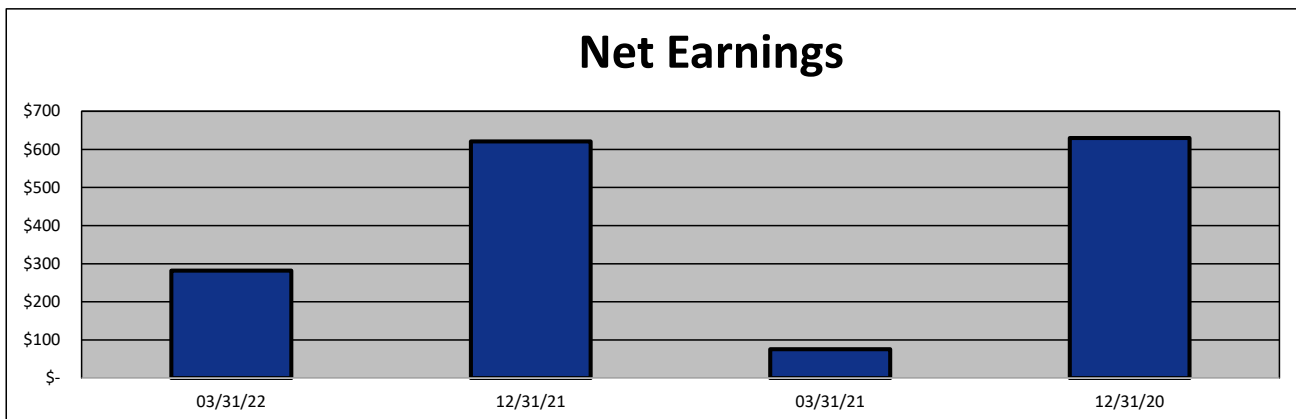
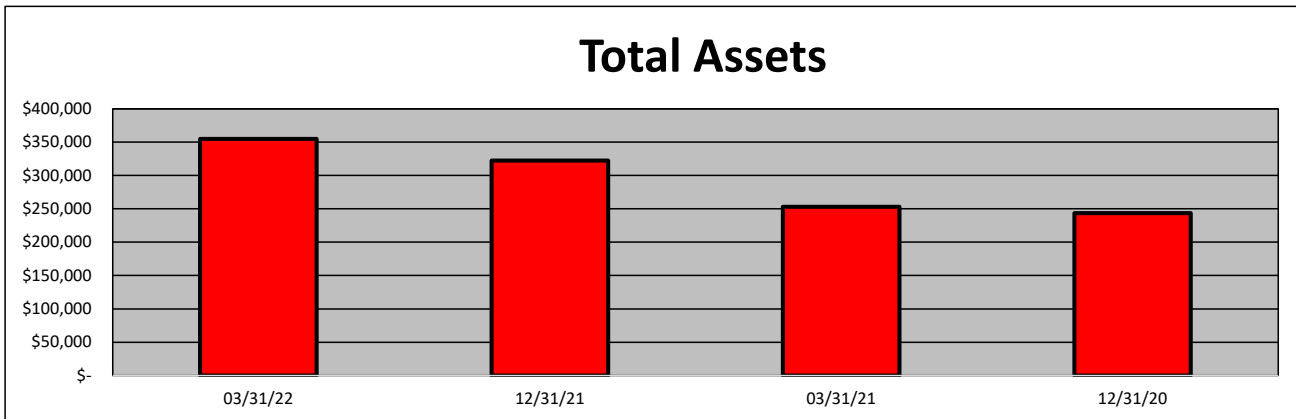
**EXECUTIVE SUMMARY - Desjardins Bank, National Association  
(Percentage)**

Period Ending	03/31/22	12/31/21	03/31/21	12/31/20	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	9.44	10.31	12.92	13.38	9.41	15.48
Leverage Ratio	10.09	10.80	13.52	13.93	9.61	17.73
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	28.41	12.53	38.03
Risk Based Ratio	0.00	0.00	0.00	29.67	13.38	38.70
Common Equity Tier 1 Capital Ratio	NA	0.00	0.00	28.41	12.50	38.03
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	64.11	68.49	82.11	86.30	68.26	64.73
Loans/Assets	57.52	60.83	70.91	74.15	55.23	48.85
Securities/Assets	8.23	7.85	5.43	4.85	16.80	13.57
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.34	0.23	0.13	0.28	0.84	(1.67)
Return on Avg Equity	3.38	1.89	0.93	1.95	9.50	2.06
Nonint Income/Avg Assets	0.95	0.77	0.84	0.89	0.87	1.16
Net Overhead Ratio	2.02	2.46	2.96	3.32	1.77	3.79
Efficiency Ratio	86.71	91.11	95.35	91.28	68.65	458.11
Assets (per million) per Employee	7.39	6.58	4.96	5.19	9.09	8.92
<b>ASSET QUALITY:</b>						
Reserves/Loans	1.18	1.23	1.33	1.31	1.34	1.13
Nonperforming Loans/Total Loans	0.02	0.00	0.48	0.35	0.74	0.13
Nonperforming Assets/Total Assets	0.01	0.00	0.34	0.26	0.53	0.09
Adjusted Texas Ratio	0.09	0.00	2.43	1.78	4.05	1.00
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	2.55	2.89	3.28	3.91	3.30	2.72
Cost of funds	0.31	0.37	0.39	0.41	0.46	0.26
Net interest margin	2.52	2.85	3.23	3.84	2.64	3.14
Avg Earning Assets/Avg Assets	98.36	97.48	97.40	96.86	90.01	91.35

**SELECTED FINANCIAL DATA - Desjardins Bank, National Association**  
(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	354,948	322,382	252,882	243,701	102,066	40.36
Cash and Equivalents	118,945	100,007	58,504	49,495	60,441	103.31
Securities	29,205	25,292	13,733	11,818	15,472	112.66
Loans, net	204,158	196,093	179,316	180,714	24,842	13.85
Deposit Accounts	318,429	286,311	218,392	209,393	100,037	45.81
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	33,510	33,228	32,683	32,607	827	2.53

<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	282	621	76	630	206	271.05
Interest Income	2,082	7,778	1,934	8,581	148	7.65
Interest Expense	26	129	33	157	(7)	(21.21)
Net Interest Income	2,056	7,649	1,901	8,424	155	8.15
Prov for Loan Loss	-	35	10	65	(10)	(100.00)
Noninterest income	789	2,118	509	2,013	280	55.01
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	2,467	8,899	2,298	9,527	169	7.35
Net Operating Income	378	833	102	845	276	270.59
Income Taxes	96	212	26	215	70	269.23

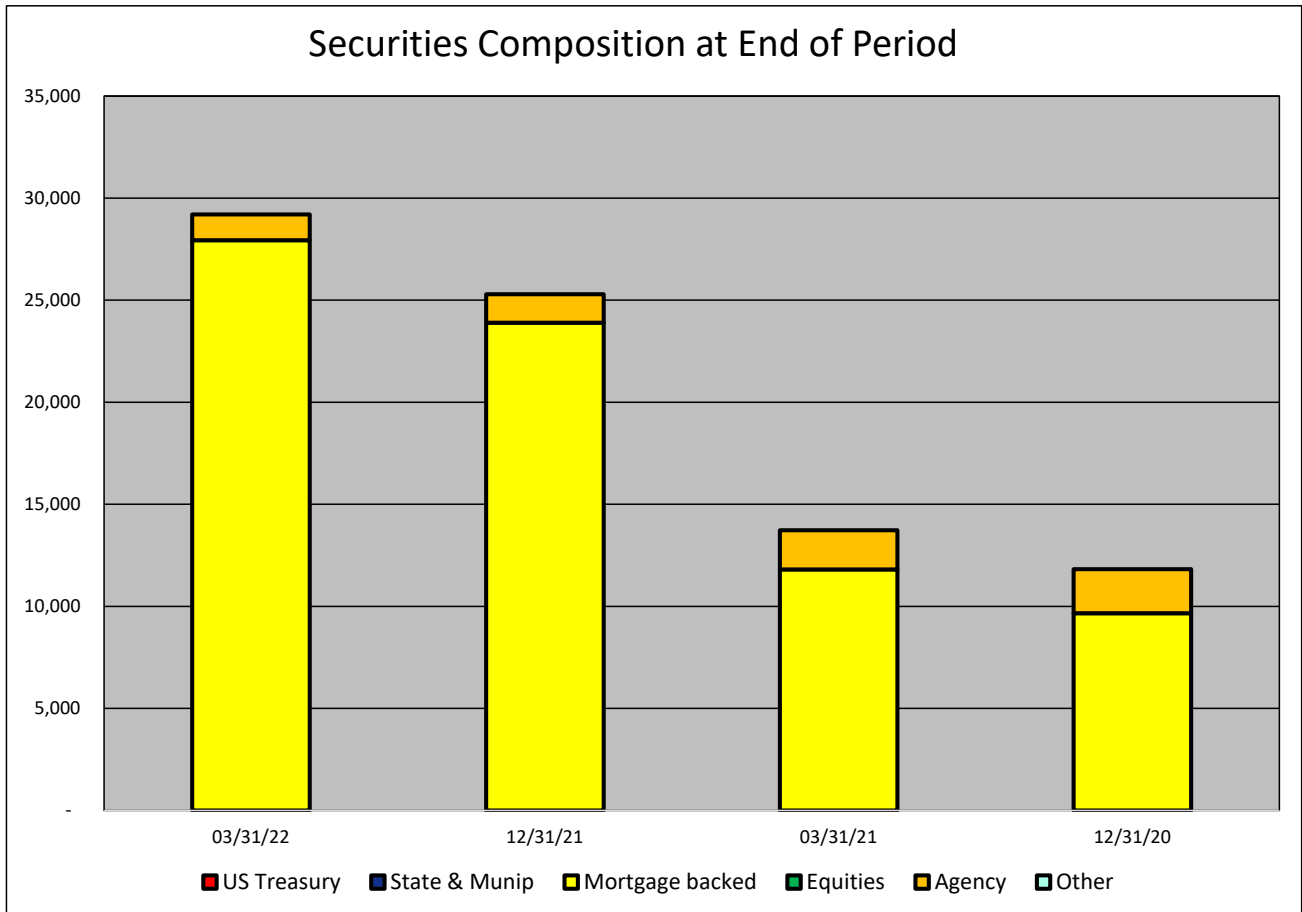


**SECURITIES COMPOSITION - Desjardins Bank, National Association**  
(Dollars in Thousands)

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	-	-	-	-	-	NA
Mortgage backed	27,935	23,895	11,806	9,668	16,129	136.62
Equities	-	-	-	-	-	NA
Agency	1,270	1,397	1,927	2,150	(657)	(34.09)
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>29,205</b>	<b>25,292</b>	<b>13,733</b>	<b>11,818</b>	<b>15,472</b>	<b>112.66</b>

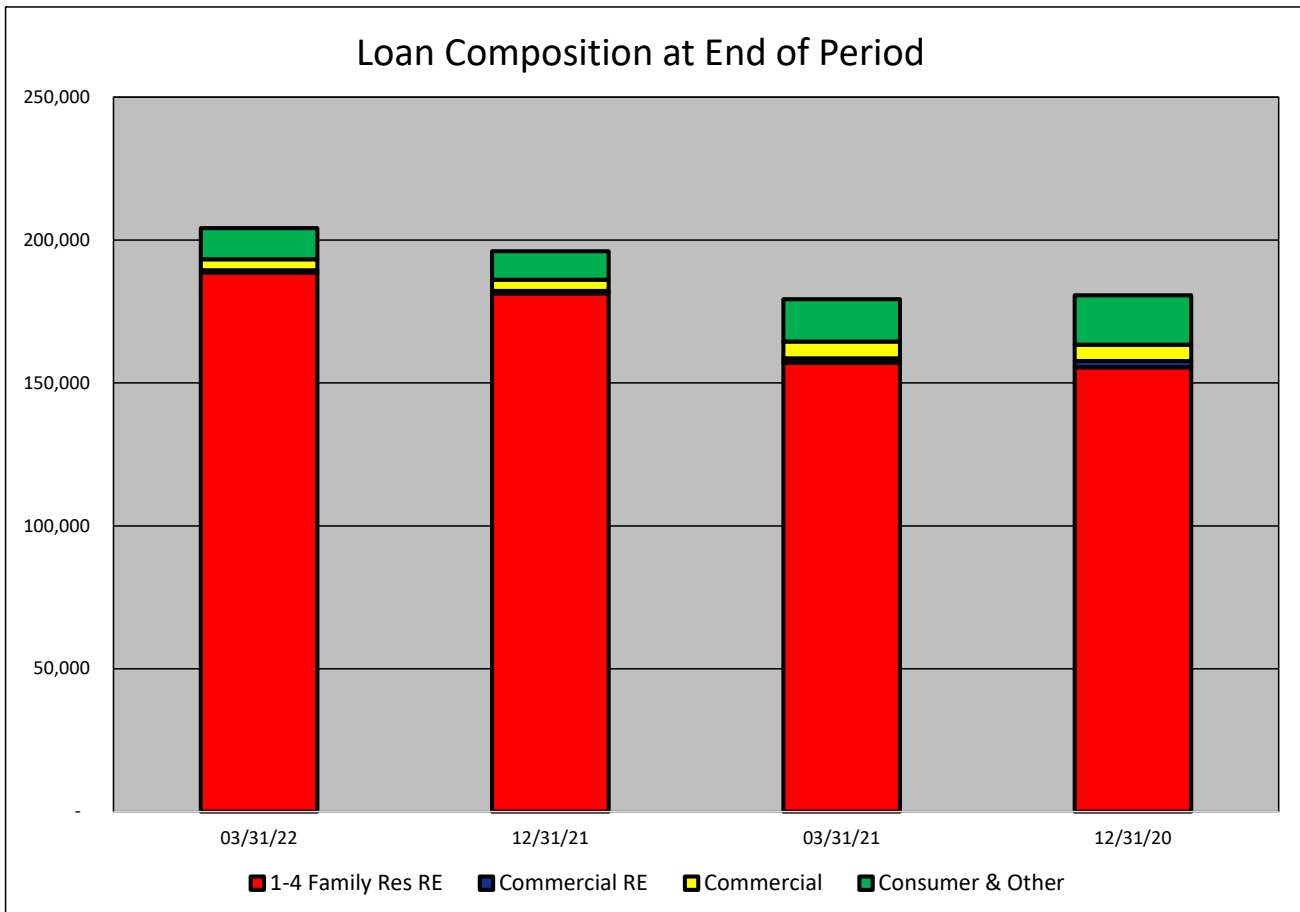


**LOAN PORTFOLIO COMPOSITION - Desjardins Bank, National Association**  
(Dollars in Thousands)

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 CATEGORY:**

1-4 Family Res RE	188,585	181,357	157,057	155,456	31,528	20.07
Commercial RE	846	859	1,596	2,205	(750)	(46.99)
Commercial	3,809	3,955	5,826	5,766	(2,017)	(34.62)
Consumer & Other	10,918	9,922	14,837	17,287	(3,919)	(26.41)
<b>Loans, Net</b>	<b>204,158</b>	<b>196,093</b>	<b>179,316</b>	<b>180,714</b>	<b>24,842</b>	<b>13.85</b>



**LOAN PORTFOLIO QUALITY - Desjardins Bank, National Association**  
(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	2,409	2,374	2,374	2,309	35	1.47
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	-	-	-	-	NA
Provision Expense	-	35	10	65	(10)	(100.00)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	2,409	2,409	2,384	2,374	25	1.05

**NON-PERFORMING ASSETS:**

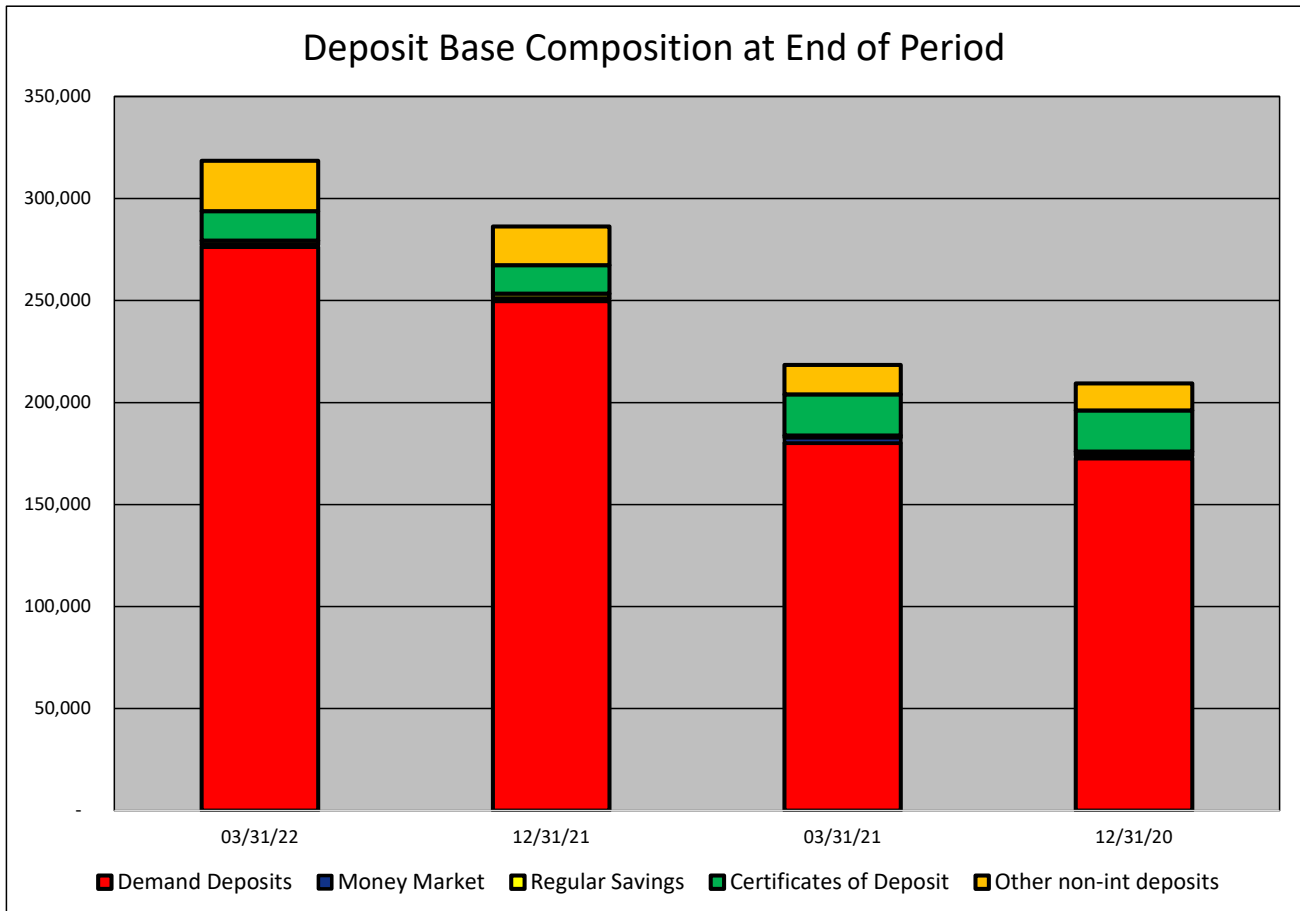
Total-90+ Days Past Due	32	-	-	-	32	NA
Total-Nonaccrual	-	-	853	624	(853)	(100.00)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	32	-	853	624	(821)	(96.25)

**DEPOSIT BASE COMPOSITION - Desjardins Bank, National Association**  
(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:**

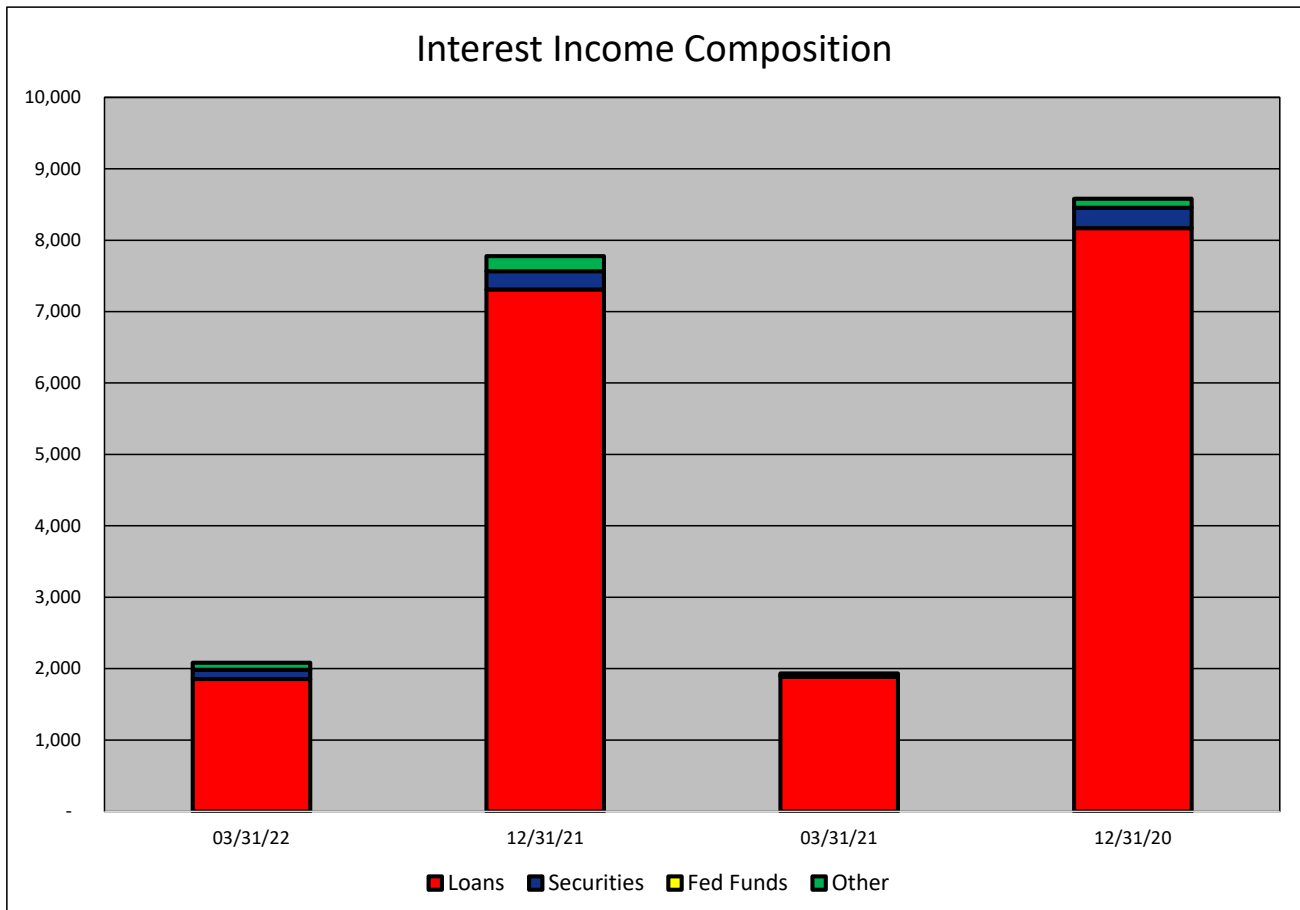
Demand Deposits	276,217	249,695	180,146	172,599	96,071	53.33
Money Market	1,108	1,367	2,740	1,456	(1,632)	(59.56)
Regular Savings	2,073	2,275	1,007	1,945	1,066	105.86
Certificates of Deposit	14,374	13,950	20,058	20,115	(5,684)	(28.34)
Other non-int deposits	24,657	19,024	14,441	13,278	10,216	70.74
<b>Total Deposits</b>	<b>318,429</b>	<b>286,311</b>	<b>218,392</b>	<b>209,393</b>	<b>100,037</b>	<b>45.81</b>





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

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	1,856	7,311	1,888	8,168	(32)	(1.69)
Securities	129	253	25	286	104	416.00
Fed Funds	-	-	-	-	-	NA
Other	97	214	21	127	76	361.90
<b>Total Int Income</b>	<b>2,082</b>	<b>7,778</b>	<b>1,934</b>	<b>8,581</b>	<b>148</b>	<b>7.65</b>

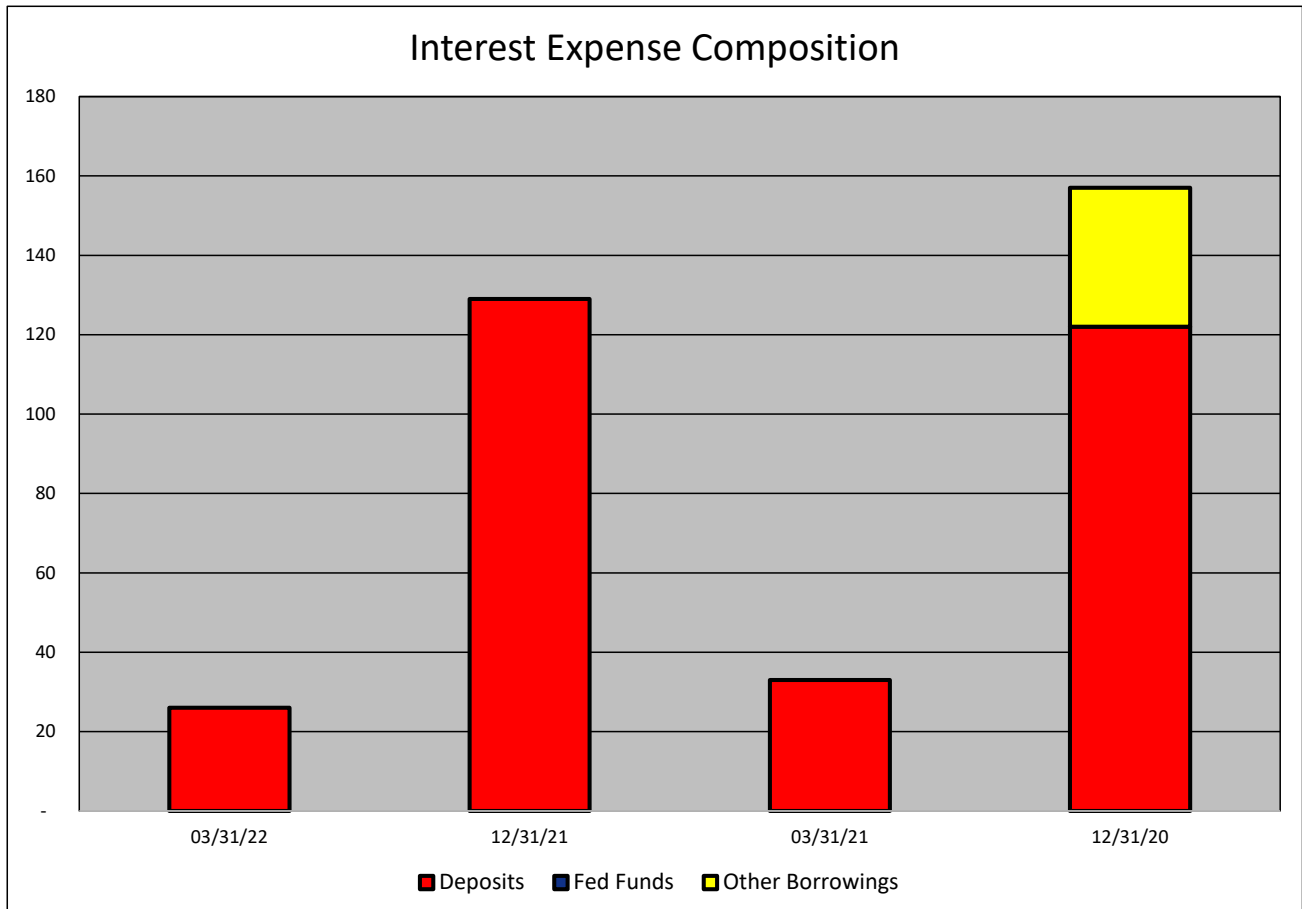


**INTEREST EXPENSE COMPOSITION- Desjardins Bank, National Association**  
(Dollars in Thousands)

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	26	129	33	122	(7)	(21.21)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	35	-	NA
<b>Total Int Expense</b>	<b>26</b>	<b>129</b>	<b>33</b>	<b>157</b>	<b>(7)</b>	<b>(21.21)</b>

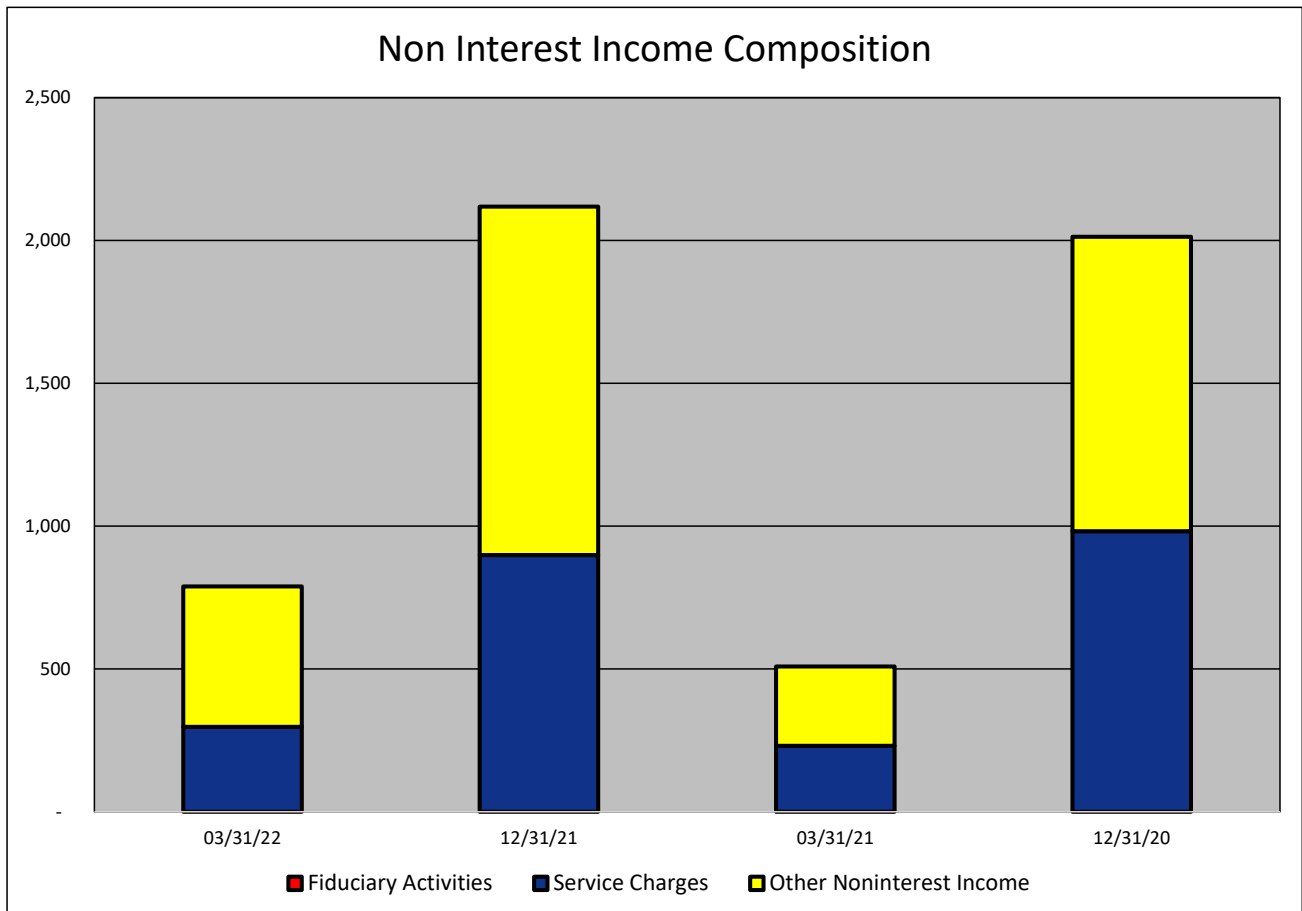


**NONINTEREST INCOME COMPOSITION- Desjardins Bank, National Association**  
(Dollars in Thousands)

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	297	899	231	982	66	28.57
Other Noninterest Income	492	1,219	278	1,031	214	76.98
<b>Total Nonint. Income</b>	<b>789</b>	<b>2,118</b>	<b>509</b>	<b>2,013</b>	<b>280</b>	<b>55.01</b>

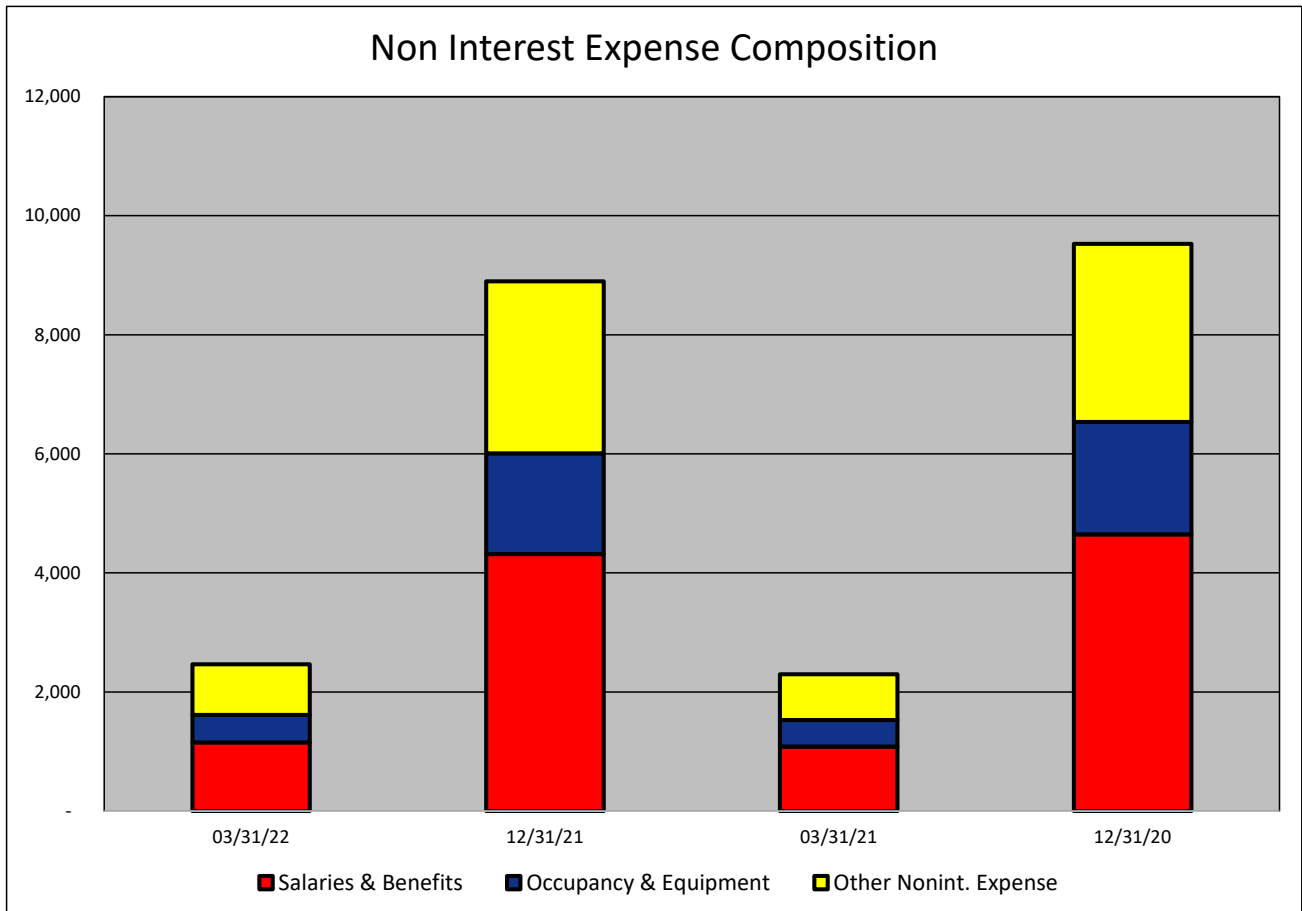


**NONINTEREST EXPENSE COMPOSITION- Desjardins Bank, National Association**  
(Dollars in Thousands)

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	1,155	4,317	1,083	4,649	72	6.65
Occupancy & Equipment	462	1,692	447	1,885	15	3.36
Other Nonint. Expense	850	2,890	768	2,993	82	10.68
<b>Total Nonint. Expense</b>	<b>2,467</b>	<b>8,899</b>	<b>2,298</b>	<b>9,527</b>	<b>169</b>	<b>7.35</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	<b>62.80</b>
Anchor Bank	169,169	131,074	<b>29.06</b>
Desjardins Bank, National Association	204,158	179,316	<b>13.85</b>
Seacoast National Bank	6,471,832	5,722,416	<b>13.10</b>
Marine Bank & Trust Company	342,643	330,594	<b>3.64</b>
Natbank, National Association	143,457	149,049	<b>(3.75)</b>
Paradise Bank	245,092	261,611	<b>(6.31)</b>
Community Bank Of The South	68,631	75,342	<b>(8.91)</b>
American National Bank	266,992	295,855	<b>(9.76)</b>
Flagler Bank	288,095	328,357	<b>(12.26)</b>
Bank Of Belle Glade	32,610	42,264	<b>(22.84)</b>

<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

<b>Select Peer Average</b>	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>	<b>3.38</b>
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	1.19	0.00	<b>0.00</b>	0.00
Locality Bank	1.03	0.00	<b>0.00</b>	0.00
Bank Of Belle Glade	1.23	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
<b>Desjardins Bank, National Association</b>	<b>1.18</b>	<b>0.02</b>	<b>0.01</b>	<b>0.09</b>
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
<b>Desjardins Bank, National Association</b>	<b>2.55</b>	<b>0.31</b>	<b>2.52</b>	<b>98.36</b>
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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