

# Evermore Bank

Fort Lauderdale, FL

Established  
12/15/2022

## 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, 2024**

Institution name	Total Assets (\$'000's)
Seacoast National Bank	14,821,611
Optimumbank	940,399
Marine Bank & Trust Company	666,307
American National Bank	468,771
Paradise Bank	367,503
Anchor Bank	351,361
Desjardins Bank, National Association	339,536
Community Bank Of The South	243,515
Natbank, National Association	215,083
Locality Bank	203,065
Cypress Bank & Trust	187,234
Evermore Bank	125,508
Bank Of Belle Glade	125,087

Institution name	Return on Avg Assets (%)
Paradise Bank	2.82
Desjardins Bank, National Association	1.85
Optimumbank	1.29
Bank Of Belle Glade	1.00
American National Bank	0.83
Community Bank Of The South	0.72
Seacoast National Bank	0.72
Marine Bank & Trust Company	0.57
Anchor Bank	0.43
Cypress Bank & Trust	0.14
Natbank, National Association	(0.20)
Locality Bank	(0.88)
Evermore Bank	(0.92)

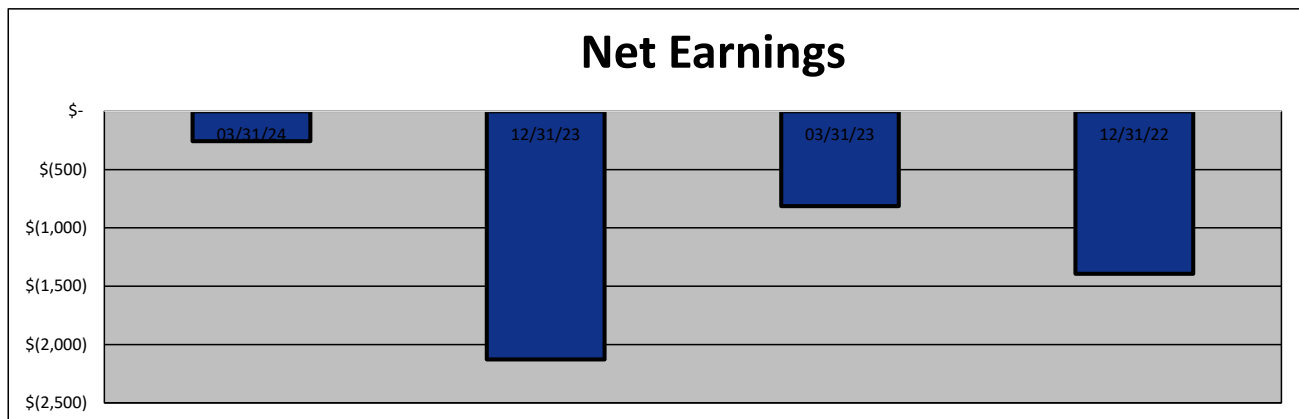
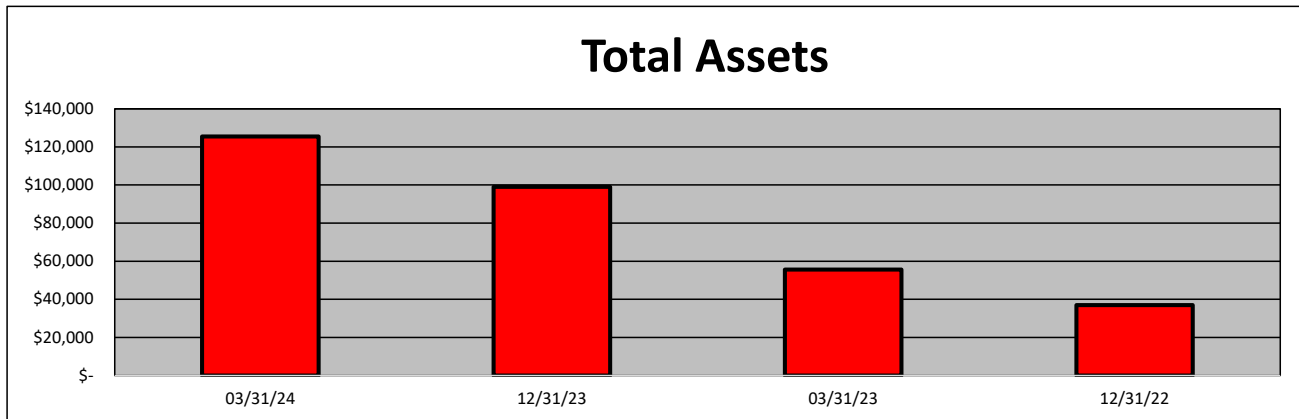
**EXECUTIVE SUMMARY - Evermore Bank**  
(Percentage)

Period Ending	03/31/24	12/31/23	03/31/23	12/31/22	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	20.46	26.11	48.59	74.99	9.56	11.87
Leverage Ratio	23.03	27.70	57.16	77.52	10.76	13.16
Tier 1 Cap/Risk Based Assets	27.53	31.12	102.73	655.71	12.94	11.25
Risk Based Ratio	28.49	32.07	103.61	655.71	13.79	11.82
Common Equity Tier 1 Capital Ratio	27.53	31.12	102.73	655.71	12.90	11.25
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	88.19	106.10	78.44	0.00	73.91	79.80
Loans/Assets	68.24	75.79	37.05	0.00	62.12	65.13
Securities/Assets	2.32	2.06	0.00	0.00	20.01	13.01
<b>PROFITABILITY:</b>						
Return on Avg Assets	(0.92)	(2.92)	(6.88)	(15.56)	0.74	0.64
Return on Avg Equity	(3.99)	(7.99)	(11.87)	(25.09)	10.88	8.16
Nonint Income/Avg Assets	0.12	0.14	0.03	0.00	0.79	0.83
Net Overhead Ratio	4.48	5.84	8.37	16.63	2.13	2.53
Efficiency Ratio	113.73	144.31	240.44	1552.08	73.35	76.56
Assets (per million) per Employee	5.23	4.31	3.27	2.31	10.38	8.71
<b>ASSET QUALITY:</b>						
Allowance/Loans	0.99	1.00	1.11	0.00	1.31	1.03
Nonperforming Loans/Total Loans	0.00	0.00	0.00	0.00	0.50	0.14
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.00	0.32	0.11
Adjusted Texas Ratio	0.00	0.00	0.00	0.00	3.59	0.95
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	7.01	6.40	4.93	13.01	5.37	5.64
Cost of funds	4.30	3.74	3.24	3.43	3.00	3.40
Net interest margin	4.03	4.19	3.76	12.02	2.82	3.28
Avg Earning Assets/Avg Assets	97.46	95.49	92.07	8.92	95.76	95.89

**SELECTED FINANCIAL DATA - Evermore Bank**  
(Dollars in Thousands)

<b>As of:</b>	<b>03/31/24</b>	<b>12/31/23</b>	<b>03/31/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	125,508	99,105	55,608	37,038	69,900	125.70
Cash and Equivalents	34,702	19,705	32,399	34,249	2,303	7.11
Securities	2,916	2,037	-	-	2,916	NA
Loans, net	85,644	75,115	20,604	-	65,040	315.67
Deposit Accounts	97,110	70,798	26,266	7,025	70,844	269.72
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	25,679	25,880	27,019	27,776	(1,340)	(4.96)

<b>Period Ending</b>	<b>03/31/24</b>	<b>12/31/23</b>	<b>03/31/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	(257)	(2,128)	(813)	(1,394)	556	(68.39)
Interest Income	1,905	4,447	536	104	1,369	255.41
Interest Expense	810	1,532	127	8	683	537.80
Net Interest Income	1,095	2,915	409	96	686	167.73
Prov for Credit Losses	97	752	229	-	(132)	(57.64)
Noninterest income	34	100	4	-	30	750.00
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	1,284	4,351	993	1,490	291	29.31
Net Operating Income	(252)	(2,088)	(809)	(1,394)	557	(68.85)
Income Taxes	-	-	-	-	-	NA

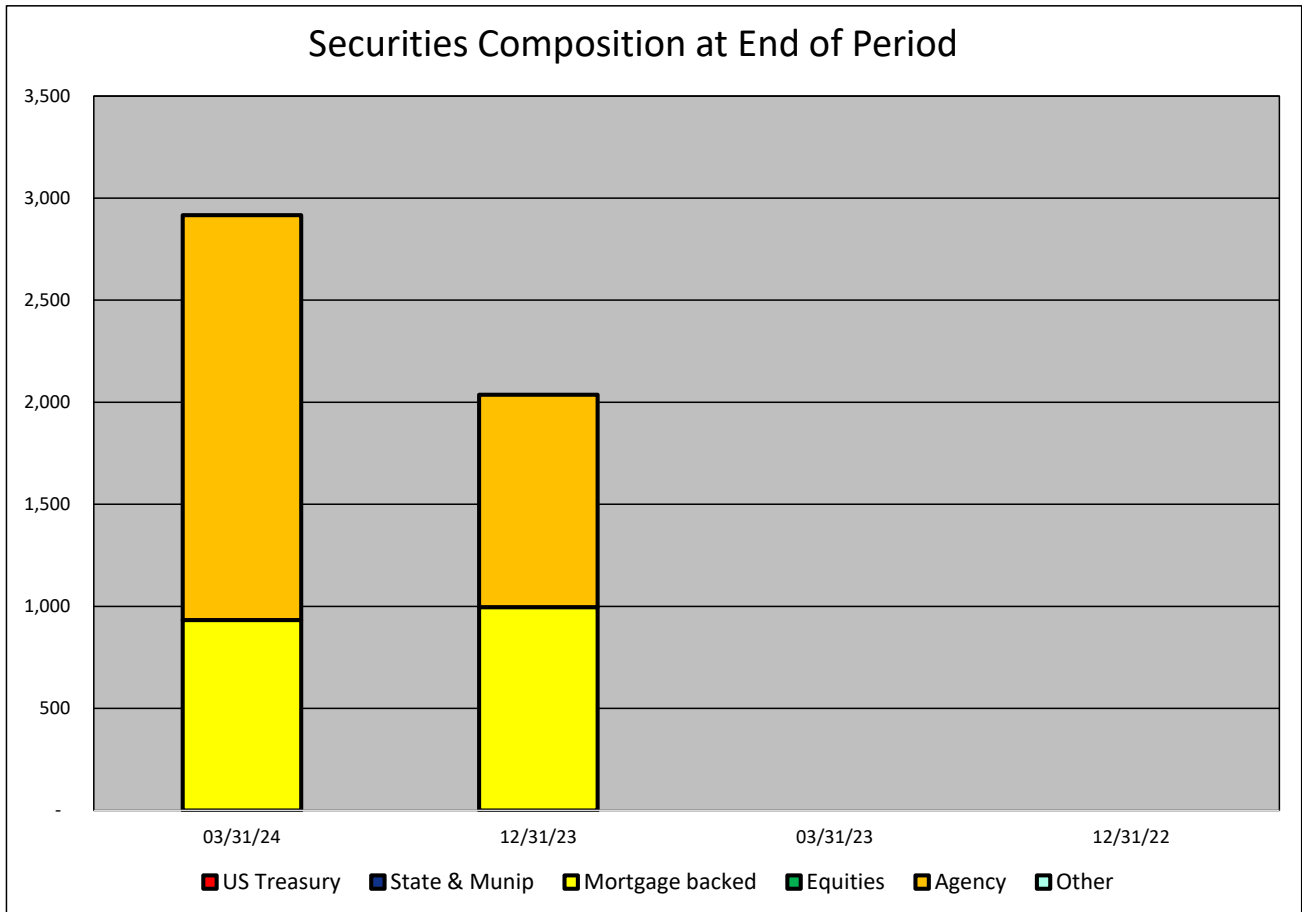


**SECURITIES COMPOSITION - Evermore Bank**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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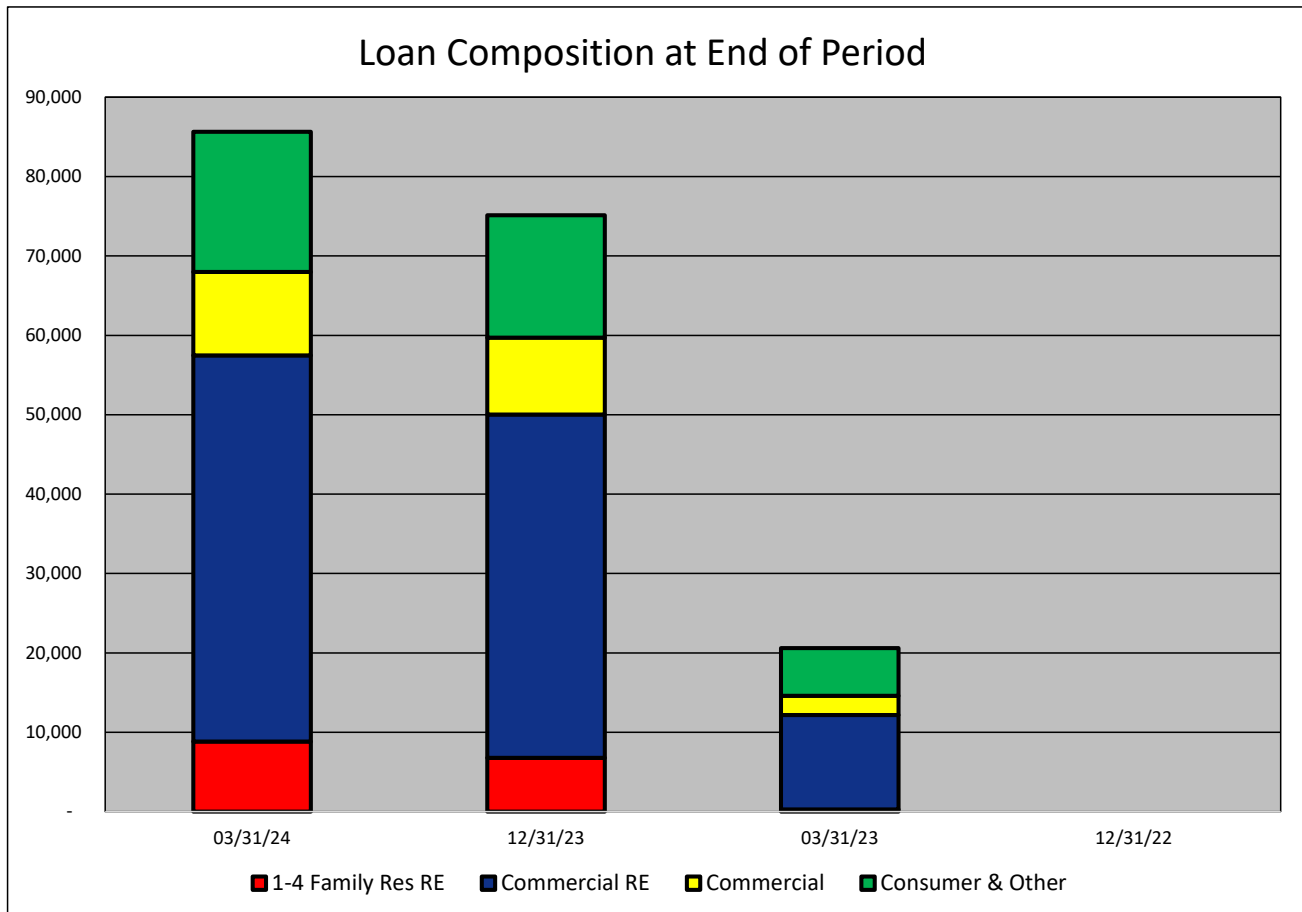
**SECURITIES CATEGORY:**

US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	933	996	-	-	933	NA
Equities	-	-	-	-	-	NA
Agency	1,983	1,041	-	-	1,983	NA
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>2,916</b>	<b>2,037</b>	<b>-</b>	<b>-</b>	<b>2,916</b>	<b>NA</b>



**LOAN PORTFOLIO COMPOSITION - Evermore Bank**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	8,828	6,784	283	-	8,545	3,019.43
Commercial RE	48,635	43,244	11,879	-	36,756	309.42
Commercial	10,534	9,683	2,425	-	8,109	334.39
Consumer & Other	17,647	15,404	6,017	-	11,630	193.29
<b>Loans, Net</b>	<b>85,644</b>	<b>75,115</b>	<b>20,604</b>	<b>-</b>	<b>65,040</b>	<b>315.67</b>



**LOAN PORTFOLIO QUALITY - Evermore Bank**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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**ALLOWANCE FOR CREDIT LOSSES (LOANS):**

Beginning Balance	752	-	-	-	752	NA
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	-	-	-	-	NA
Provision Expense	97	752	229	-	(132)	(57.64)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	849	752	229	-	620	270.74

**NON-PERFORMING ASSETS:**

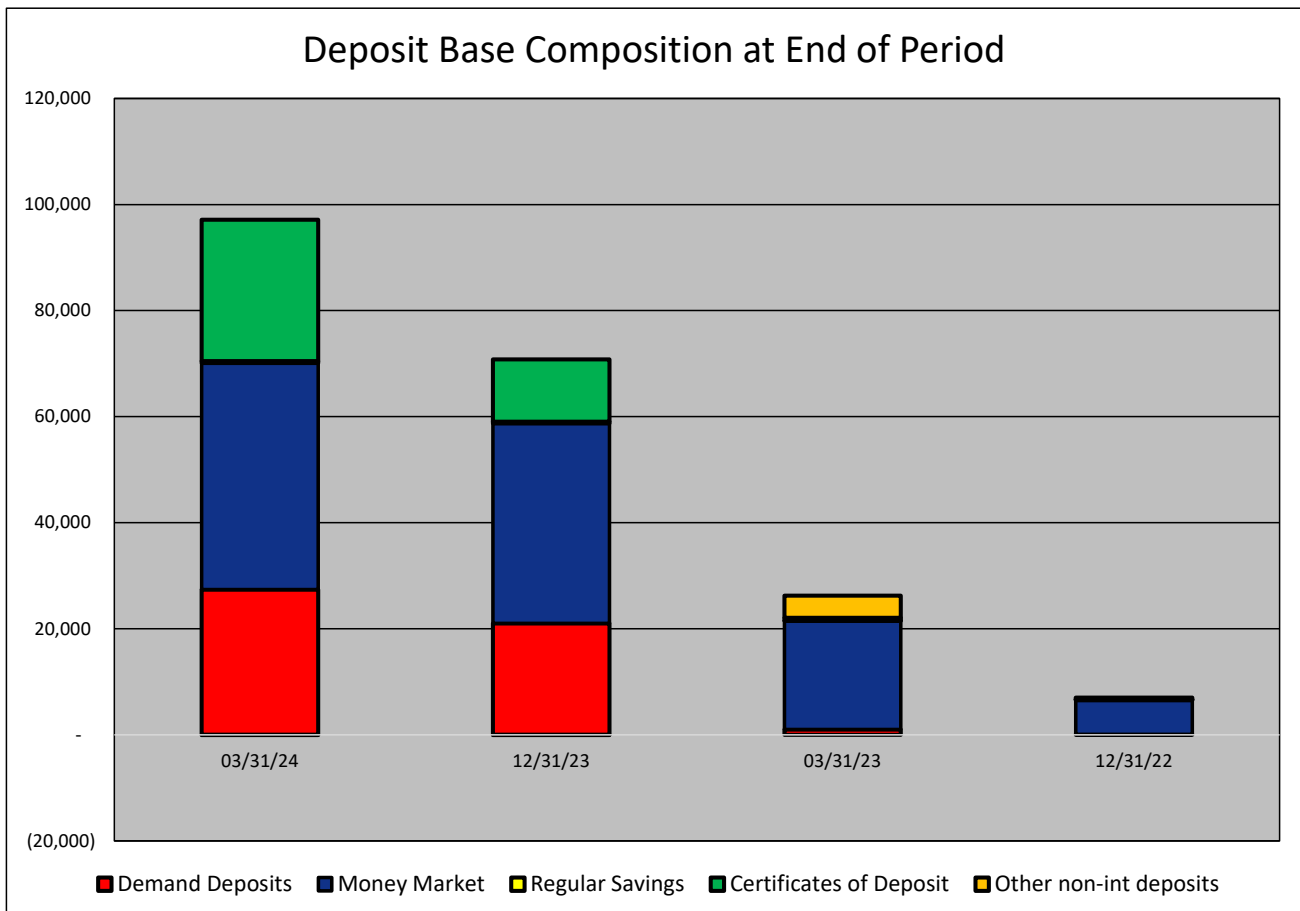
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	-	-	-	NA

**DEPOSIT BASE COMPOSITION - Evermore Bank**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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**DEPOSIT BASE CATEGORY:**

Demand Deposits	27,373	20,994	1,008	85	26,365	2,615.58
Money Market	42,751	37,729	20,505	6,456	22,246	108.49
Regular Savings	354	313	16	105	338	2,112.50
Certificates of Deposit	26,634	11,763	559	3	26,075	4,664.58
Other non-int deposits	(2)	(1)	4,178	376	(4,180)	(100.05)
<b>Total Deposits</b>	<b>97,110</b>	<b>70,798</b>	<b>26,266</b>	<b>7,025</b>	<b>70,844</b>	<b>269.72</b>



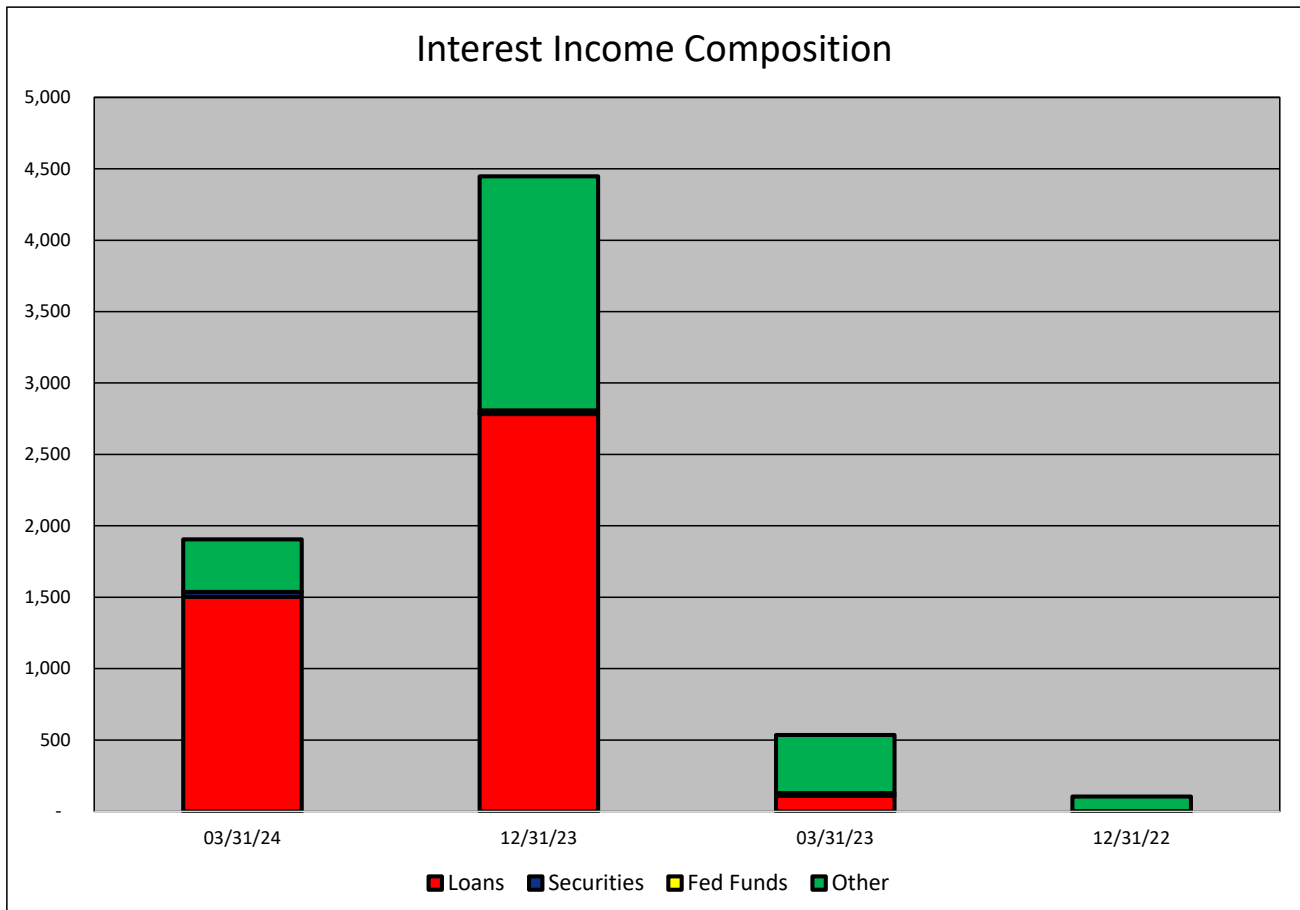


**INTEREST INCOME COMPOSITION- Evermore Bank**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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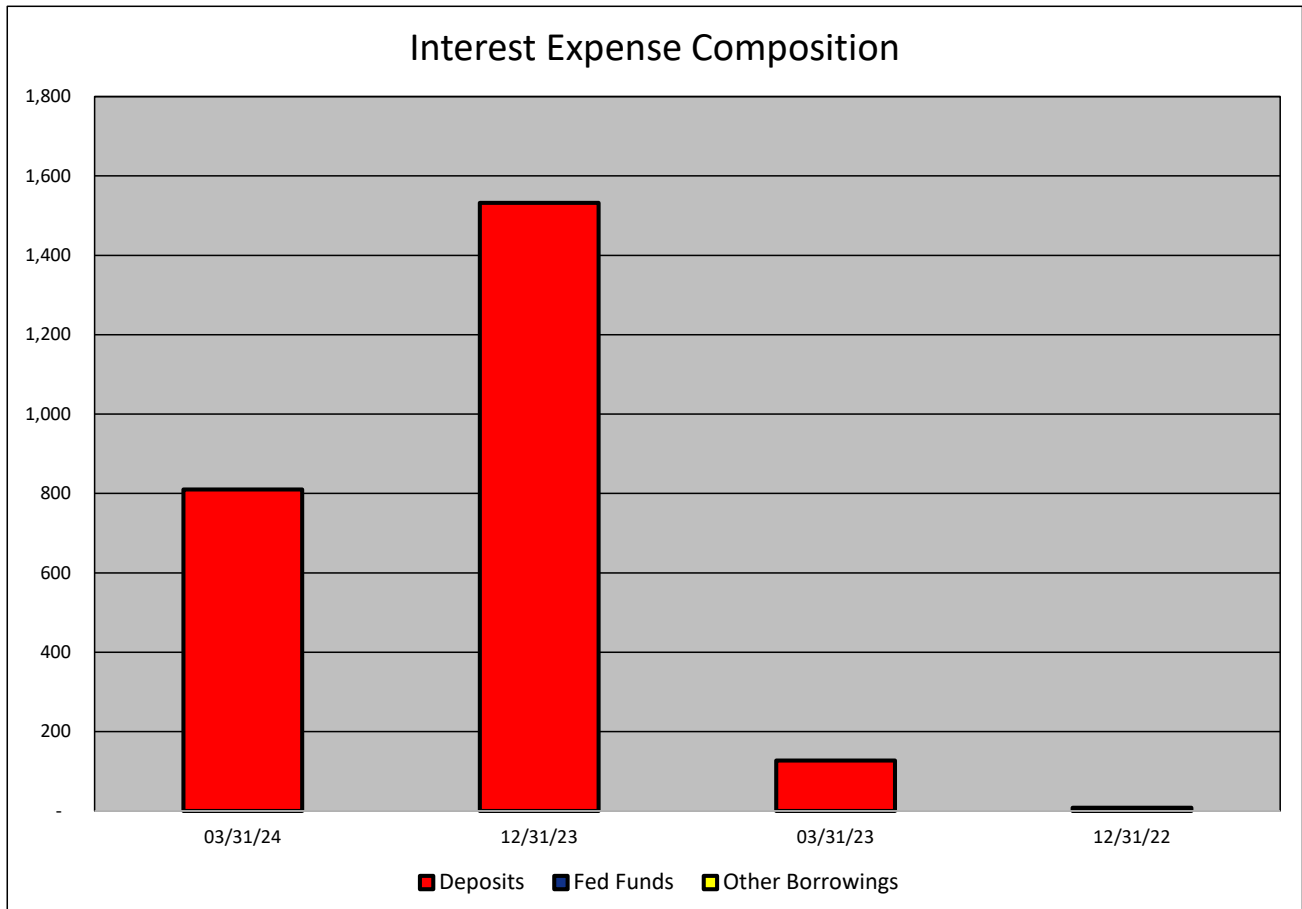
**INTEREST INCOME CATEGORY**

Loans	1,504	2,783	109	-	1,395	1,279.82
Securities	34	6	-	-	34	NA
Fed Funds	-	20	20	2	(20)	(100.00)
Other	367	1,638	407	102	(40)	(9.83)
<b>Total Int Income</b>	<b>1,905</b>	<b>4,447</b>	<b>536</b>	<b>104</b>	<b>1,369</b>	<b>255.41</b>



**INTEREST EXPENSE COMPOSITION- Evermore Bank**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST EXPENSE CATEGORY</b>						
Deposits	810	1,532	127	8	683	537.80
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
<b>Total Int Expense</b>	<b>810</b>	<b>1,532</b>	<b>127</b>	<b>8</b>	<b>683</b>	<b>537.80</b>

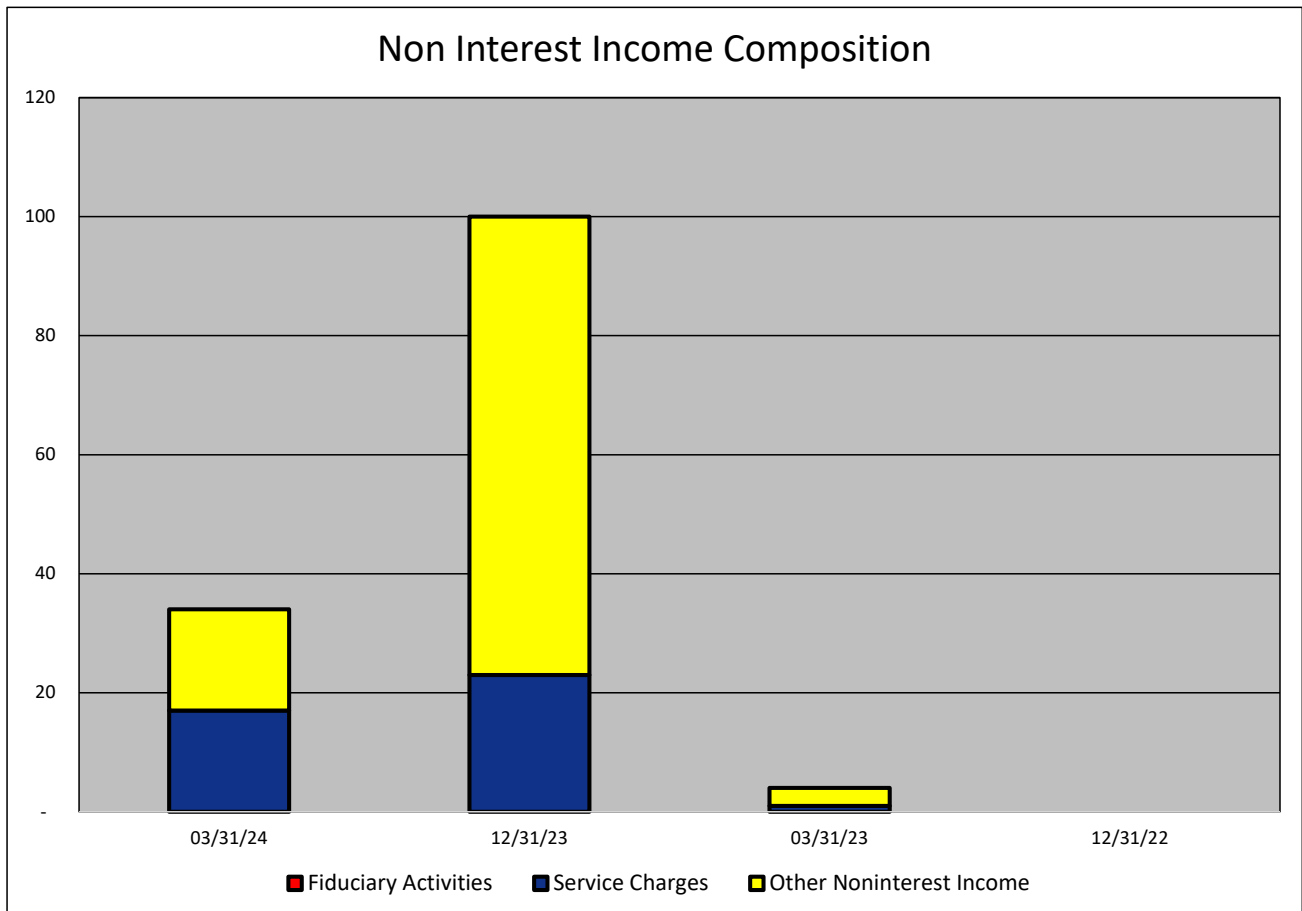


**NONINTEREST INCOME COMPOSITION- Evermore Bank**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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**NONINTEREST INCOME CATEGORY**

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	17	23	1	-	16	1,600.00
Other Noninterest Income	17	77	3	-	14	466.67
<b>Total Nonint. Income</b>	<b>34</b>	<b>100</b>	<b>4</b>	<b>-</b>	<b>30</b>	<b>750.00</b>

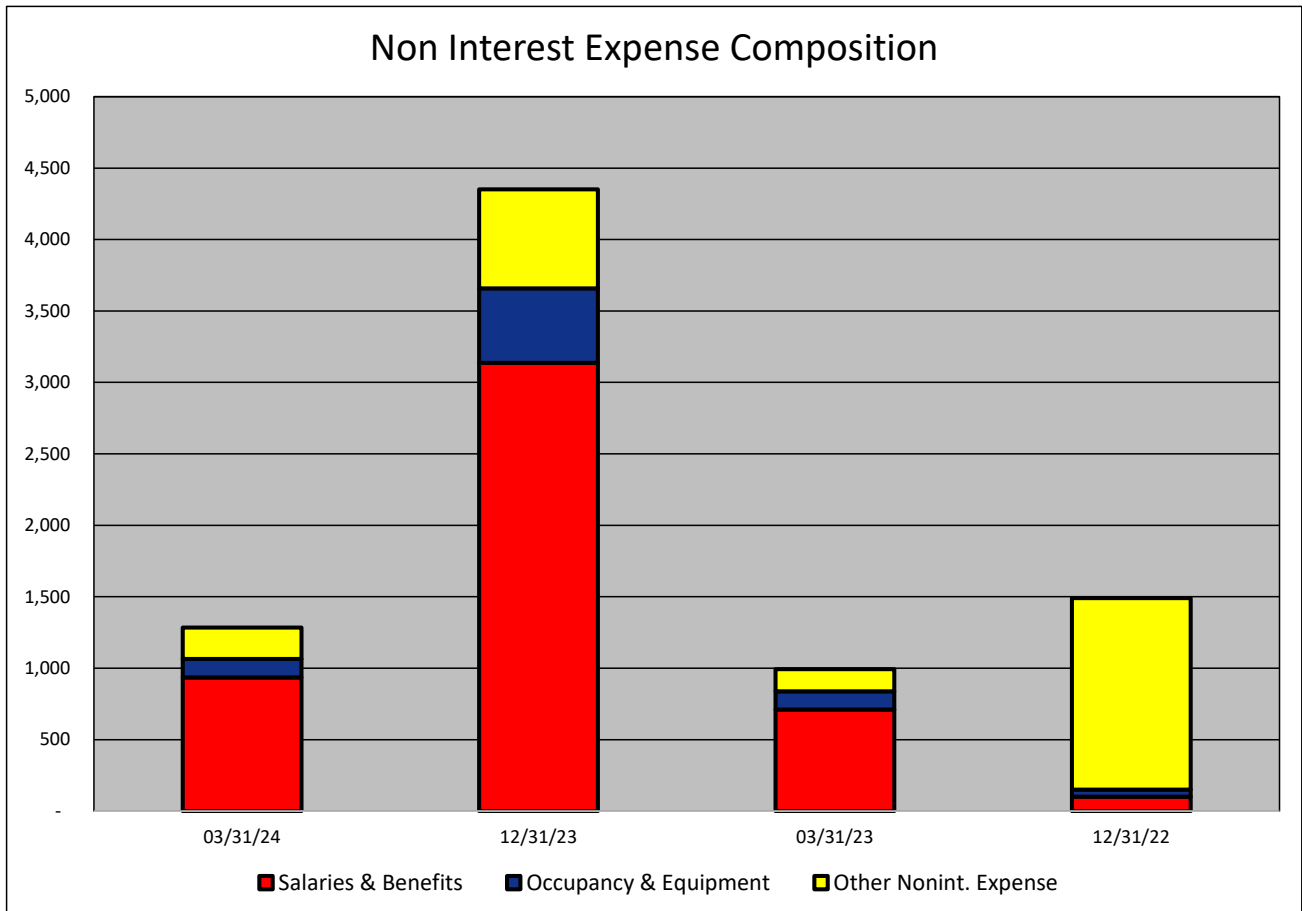


**NONINTEREST EXPENSE COMPOSITION- Evermore Bank**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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**NONINTEREST EXPENSE CATEGORY**

Salaries & Benefits	935	3,137	710	100	225	31.69
Occupancy & Equipment	129	522	128	50	1	0.78
Other Nonint. Expense	220	692	155	1,340	65	41.94
<b>Total Nonint. Expense</b>	<b>1,284</b>	<b>4,351</b>	<b>993</b>	<b>1,490</b>	<b>291</b>	<b>29.31</b>



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

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Evermore Bank	125,508	55,608	<b>125.70</b>
Locality Bank	203,065	121,644	<b>66.93</b>
Optimumbank	940,399	620,872	<b>51.46</b>
Cypress Bank & Trust	187,234	135,596	<b>38.08</b>
Anchor Bank	351,361	304,213	<b>15.50</b>
Marine Bank & Trust Company	666,307	652,826	<b>2.07</b>
Natbank, National Association	215,083	211,516	<b>1.69</b>
Paradise Bank	367,503	363,955	<b>0.97</b>
American National Bank	468,771	473,918	<b>(1.09)</b>
Seacoast National Bank	14,821,611	15,247,533	<b>(2.79)</b>
Community Bank Of The South	243,515	251,241	<b>(3.08)</b>
Desjardins Bank, National Association	339,536	351,388	<b>(3.37)</b>
Bank Of Belle Glade	125,087	134,921	<b>(7.29)</b>

<b>Select Peer Average</b>	1,465,768	1,455,787	21.91
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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	85,644	20,604	<b>315.67</b>
Locality Bank	139,392	76,939	<b>81.17</b>
Optimumbank	754,650	501,910	<b>50.36</b>
Cypress Bank & Trust	80,047	61,740	<b>29.65</b>
Anchor Bank	280,030	241,705	<b>15.86</b>
Bank Of Belle Glade	54,144	47,031	<b>15.12</b>
Community Bank Of The South	72,783	66,185	<b>9.97</b>
Natbank, National Association	181,038	167,023	<b>8.39</b>
American National Bank	339,660	316,357	<b>7.37</b>
Paradise Bank	245,965	234,166	<b>5.04</b>
Desjardins Bank, National Association	259,020	249,825	<b>3.68</b>
Marine Bank & Trust Company	444,241	437,074	<b>1.64</b>
Seacoast National Bank	9,987,527	10,137,233	<b>(1.48)</b>

<b>Select Peer Average</b>	994,165	965,984	41.73
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PEER GROUP COMPARISONS REPORT

*Treasure Coast Group*

CAPITAL RATIOS

For the three months ended March 31, 2024

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Evermore Bank	20.46	<b>23.03</b>	27.53	28.49	27.53
Natbank, National Association	20.44	<b>21.42</b>	38.63	39.89	38.63
Locality Bank	15.71	<b>17.01</b>	0.00	0.00	0.00
Desjardins Bank, National Association	16.48	<b>16.48</b>	0.00	0.00	0.00
American National Bank	11.06	<b>13.21</b>	16.01	16.72	16.01
Anchor Bank	10.05	<b>10.90</b>	0.00	0.00	0.00
Seacoast National Bank	14.25	<b>10.49</b>	13.93	15.18	13.93
Paradise Bank	7.42	<b>10.35</b>	13.28	14.20	13.28
Cypress Bank & Trust	9.37	<b>10.22</b>	0.00	0.00	0.00
Optimumbank	8.77	<b>10.19</b>	0.00	0.00	0.00
Bank Of Belle Glade	7.78	<b>10.05</b>	0.00	0.00	0.00
Community Bank Of The South	6.65	<b>9.29</b>	23.15	24.20	23.15
Marine Bank & Trust Company	5.92	<b>8.42</b>	13.67	14.92	13.67

Select Peer Average	11.87	13.16	11.25	11.82	11.25
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**BALANCE SHEET RATIOS**  
For the three months ended March 31, 2024

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Natbank, National Association	<b>113.73</b>	84.17	2.00
Anchor Bank	<b>113.43</b>	79.70	3.73
Desjardins Bank, National Association	<b>103.57</b>	76.29	7.03
Optimumbank	<b>94.27</b>	80.25	2.88
<b>Evermore Bank</b>	<b>88.19</b>	<b>68.24</b>	<b>2.32</b>
Seacoast National Bank	<b>83.09</b>	67.38	17.76
American National Bank	<b>83.05</b>	72.46	13.72
Locality Bank	<b>81.98</b>	68.64	5.02
Marine Bank & Trust Company	<b>74.64</b>	66.67	23.64
Paradise Bank	<b>72.94</b>	66.93	12.47
Cypress Bank & Trust	<b>48.99</b>	42.75	17.75
Bank Of Belle Glade	<b>47.05</b>	43.29	28.41
Community Bank Of The South	<b>32.47</b>	29.89	32.42

<b>Select Peer Average</b>	79.80	65.13	13.01
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**PROFITABILITY RATIOS**  
For the three months ended March 31, 2024

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Paradise Bank	357,521	<b>2.82</b>	38.22
Desjardins Bank, National Association	339,650	<b>1.85</b>	11.37
Optimumbank	865,597	<b>1.29</b>	14.67
Bank Of Belle Glade	128,618	<b>1.00</b>	13.29
American National Bank	461,504	<b>0.83</b>	7.30
Community Bank Of The South	245,770	<b>0.72</b>	10.65
Seacoast National Bank	14,901,409	<b>0.72</b>	5.07
Marine Bank & Trust Company	685,162	<b>0.57</b>	9.72
Anchor Bank	330,513	<b>0.43</b>	4.59
Cypress Bank & Trust	162,533	<b>0.14</b>	1.30
Natbank, National Association	207,040	<b>(0.20)</b>	(0.96)
Locality Bank	187,900	<b>(0.88)</b>	(5.13)
Evermore Bank	111,594	<b>(0.92)</b>	(3.99)

<b>Select Peer Average</b>	1,460,370	0.64	8.16
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PEER GROUP COMPARISONS REPORT

*Treasure Coast Group*

PROFITABILITY RATIOS

For the three months ended March 31, 2024

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Optimumbank	0.56	1.36	<b>46.49</b>	14.25
Desjardins Bank, National Association	1.01	1.78	<b>52.93</b>	7.55
Paradise Bank	0.93	2.89	<b>57.51</b>	7.82
American National Bank	0.15	1.65	<b>59.79</b>	14.65
Bank Of Belle Glade	0.30	1.96	<b>62.83</b>	8.34
Community Bank Of The South	0.16	1.53	<b>63.39</b>	12.82
Marine Bank & Trust Company	0.28	1.66	<b>68.35</b>	9.52
Seacoast National Bank	0.51	1.89	<b>71.29</b>	10.43
Anchor Bank	0.33	2.43	<b>81.40</b>	8.17
Cypress Bank & Trust	5.80	2.56	<b>97.19</b>	3.47
Natbank, National Association	0.14	4.57	<b>105.13</b>	4.89
Evermore Bank	0.12	4.48	<b>113.73</b>	5.23
Locality Bank	0.46	4.15	<b>115.30</b>	6.15

Select Peer Average	0.83	2.53	76.56	8.71
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**PEER GROUP COMPARISONS REPORT**

*Treasure Coast Group*

**ASSET QUALITY RATIOS**

For the three months ended March 31, 2024

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
American National Bank	0.78	0.00	<b>0.00</b>	0.00
Community Bank Of The South	1.28	0.00	<b>0.00</b>	0.00
Bank Of Belle Glade	0.74	0.00	<b>0.00</b>	0.00
Evermore Bank	0.99	0.00	<b>0.00</b>	0.00
Cypress Bank & Trust	1.21	0.00	<b>0.00</b>	0.00
Paradise Bank	1.04	0.00	<b>0.00</b>	0.00
Marine Bank & Trust Company	1.50	0.03	<b>0.02</b>	0.26
Desjardins Bank, National Association	1.04	0.11	<b>0.08</b>	0.49
Optimumbank	1.10	0.10	<b>0.08</b>	0.80
Natbank, National Association	0.74	0.19	<b>0.16</b>	0.75
Locality Bank	1.03	0.29	<b>0.20</b>	1.20
Anchor Bank	0.51	0.37	<b>0.30</b>	2.84
Seacoast National Bank	1.47	0.79	<b>0.58</b>	6.02

<b>Select Peer Average</b>	1.03	0.14	0.11	0.95
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the three months ended March 31, 2024**

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Cypress Bank & Trust	<b>1.52</b>	14.41	17.14	17.49	0.00
Optimumbank	<b>1.49</b>	1.28	13.40	0.37	2.51
Natbank, National Association	<b>1.33</b>	9.82	0.06	0.00	2.00
Bank Of Belle Glade	<b>1.22</b>	25.62	0.00	8.11	20.30
Locality Bank	<b>1.04</b>	23.64	0.00	0.00	5.02
Paradise Bank	<b>0.99</b>	13.21	0.00	0.00	12.47
Seacoast National Bank	<b>0.93</b>	3.60	0.12	4.52	13.15
Anchor Bank	<b>0.79</b>	10.27	0.00	3.73	0.00
Marine Bank & Trust Company	<b>0.75</b>	5.83	0.00	0.30	23.34
Community Bank Of The South	<b>0.72</b>	33.14	0.00	0.00	32.42
<b>Evermore Bank</b>	<b>0.72</b>	<b>26.93</b>	<b>0.00</b>	<b>0.00</b>	<b>2.32</b>
American National Bank	<b>0.69</b>	2.16	6.61	0.00	13.72
Desjardins Bank, National Association	<b>0.58</b>	15.16	0.00	7.03	0.00

<b>Select Peer Average</b>	<b>0.98</b>	<b>14.24</b>	<b>2.87</b>	<b>3.20</b>	<b>9.79</b>
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the three months ended March 31, 2024**

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Natbank, National Association	<b>83.55</b>	1.63	0.00	0.00
Optimumbank	<b>79.37</b>	0.38	0.00	0.00
Anchor Bank	<b>79.29</b>	3.41	0.00	0.00
Desjardins Bank, National Association	<b>75.50</b>	0.40	0.00	0.00
American National Bank	<b>71.90</b>	0.08	0.00	0.00
Locality Bank	<b>67.94</b>	1.13	0.00	0.01
<b>Evermore Bank</b>	<b>67.17</b>	<b>1.80</b>	<b>0.00</b>	<b>0.00</b>
Seacoast National Bank	<b>66.33</b>	1.05	0.05	5.55
Paradise Bank	<b>66.23</b>	3.46	0.00	0.48
Marine Bank & Trust Company	<b>65.67</b>	1.11	0.00	0.00
Bank Of Belle Glade	<b>42.97</b>	0.51	0.00	0.00
Cypress Bank & Trust	<b>42.23</b>	3.11	0.00	0.08
Community Bank Of The South	<b>29.51</b>	1.03	0.00	0.00

<b>Select Peer Average</b>	64.44	1.47	0.00	0.47
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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, 2024**

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Desjardins Bank, National Association	<b>76.49</b>	12.80	89.29	0.00	10.71
Natbank, National Association	<b>70.87</b>	24.92	95.79	0.00	4.21
Bank Of Belle Glade	<b>48.70</b>	51.30	100.00	0.00	0.00
Paradise Bank	<b>39.37</b>	60.63	100.00	0.00	0.00
American National Bank	<b>31.07</b>	68.93	100.00	0.00	0.00
Cypress Bank & Trust	<b>28.72</b>	70.00	98.72	1.28	0.00
Seacoast National Bank	<b>28.35</b>	67.37	95.72	3.41	0.88
Marine Bank & Trust Company	<b>26.43</b>	68.78	95.20	0.00	4.80
Optimumbank	<b>25.77</b>	67.98	93.75	0.00	6.25
Anchor Bank	<b>22.76</b>	56.40	79.16	0.00	20.84
Community Bank Of The South	<b>21.94</b>	78.06	100.00	0.00	0.00
Locality Bank	<b>17.59</b>	82.41	100.00	0.00	0.00
<b>Evermore Bank</b>	<b>10.06</b>	89.94	100.00	0.00	0.00

<b>Select Peer Average</b>	34.47	61.50	95.97	0.36	3.67
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PEER GROUP COMPARISONS REPORT

*Treasure Coast Group*

**YIELDS, COSTS & SPREADS - ASSET YIELDS**  
For the three months ended March 31, 2024

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Paradise Bank	7.84	3.03	<b>6.15</b>	92.90
Natbank, National Association	5.14	3.51	<b>4.36</b>	99.58
Desjardins Bank, National Association	4.98	3.42	<b>4.34</b>	97.96
Evermore Bank	7.01	4.30	<b>4.03</b>	97.46
Optimumbank	6.40	3.95	<b>3.68</b>	97.26
Locality Bank	6.62	4.39	<b>3.62</b>	97.85
Bank Of Belle Glade	4.33	2.37	<b>3.24</b>	101.84
Anchor Bank	6.00	3.84	<b>3.23</b>	94.84
Seacoast National Bank	5.28	3.13	<b>3.19</b>	89.29
Cypress Bank & Trust	5.31	3.36	<b>3.05</b>	91.73
American National Bank	5.11	3.54	<b>2.93</b>	97.55
Community Bank Of The South	4.66	2.35	<b>2.73</b>	91.65
Marine Bank & Trust Company	4.69	3.00	<b>2.59</b>	96.68

<b>Select Peer Average</b>	5.64	3.40	3.28	95.89
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