

Flagler Bank
West Palm Beach, FL

Established
4/10/2000

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)

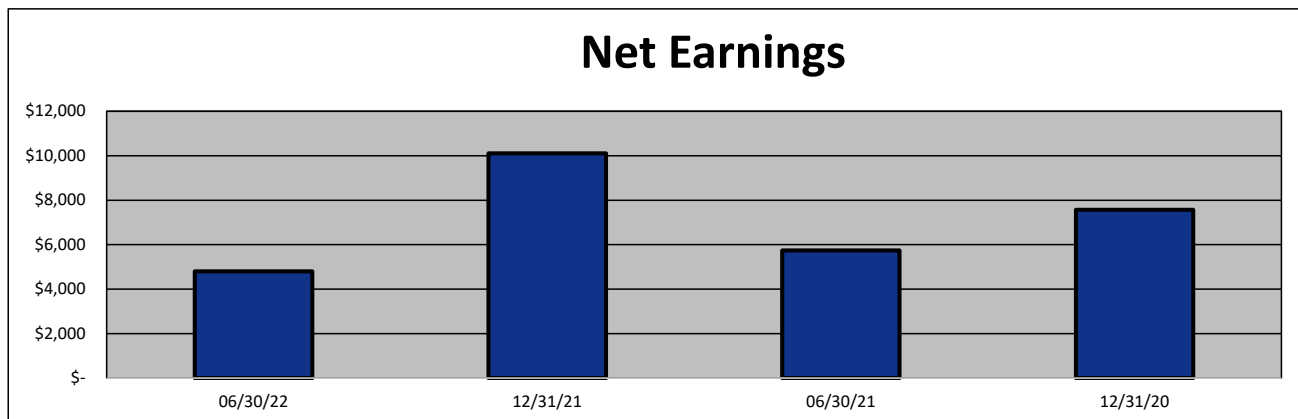
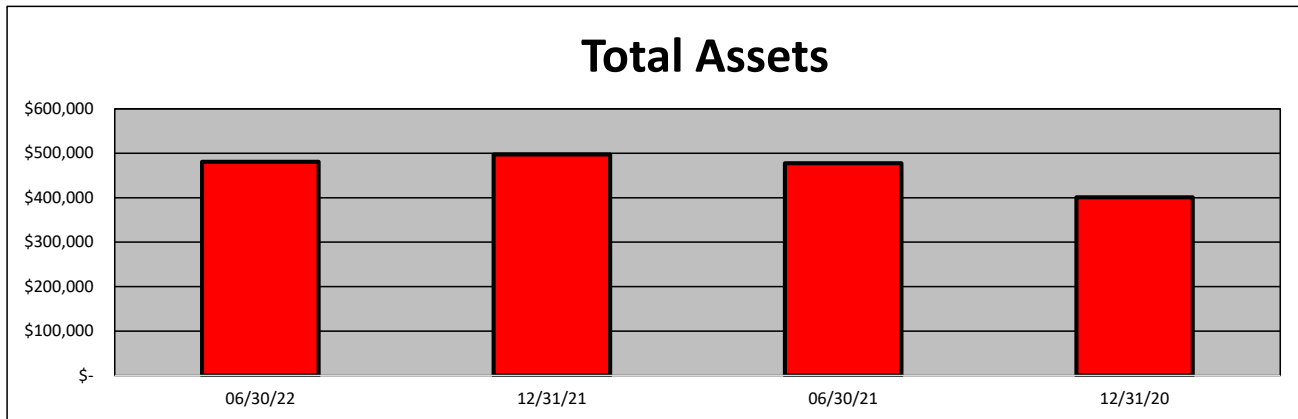
EXECUTIVE SUMMARY - FLAGLER BANK
(Percentage)

Period Ending	06/30/22	12/31/21	06/30/21	12/31/20	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.71	9.29	9.14	9.81	10.08	12.19
Leverage Ratio	9.95	9.51	8.90	9.74	10.09	14.70
Tier 1 Cap/Risk Based Assets	13.38	13.55	12.41	0.00	16.44	18.53
Risk Based Ratio	14.48	14.67	13.52	0.00	17.29	19.22
Common Equity Tier 1 Capital Ratio	13.38	13.55	12.41	0.00	16.42	18.53
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	81.10	74.32	81.52	92.58	64.07	66.93
Loans/Assets	69.07	61.52	67.32	74.39	52.71	54.47
Securities/Assets	21.80	12.14	13.22	13.55	17.27	14.33
PROFITABILITY:						
Return on Avg Assets	1.94	2.15	2.51	2.01	0.67	(0.66)
Return on Avg Equity	21.89	23.44	27.76	20.85	9.14	5.42
Nonint Income/Avg Assets	0.30	0.29	0.28	0.28	0.86	1.06
Net Overhead Ratio	1.08	1.14	1.16	1.38	1.91	2.94
Efficiency Ratio	40.18	39.77	36.02	43.20	225.75	131.52
Assets (per million) per Employee	10.93	12.75	11.94	9.78	9.27	9.09
ASSET QUALITY:						
Reserves/Loans	1.22	1.24	1.19	0.90	1.36	1.11
Nonperforming Loans/Total Loans	0.02	0.02	0.03	0.00	0.69	0.13
Nonperforming Assets/Total Assets	0.02	0.01	0.02	0.00	0.47	0.09
Adjusted Texas Ratio	0.16	0.15	0.21	0.00	3.38	1.00
YIELDS & COSTS:						
Yield on earning assets	3.80	4.04	4.51	4.79	3.18	3.00
Cost of funds	0.67	0.85	0.98	1.45	0.42	0.32
Net interest margin	3.32	3.41	3.80	3.67	2.61	3.16
Avg Earning Assets/Avg Assets	94.13	96.19	97.09	96.24	90.17	92.58

SELECTED FINANCIAL DATA - FLAGLER BANK
(Dollars in Thousands)

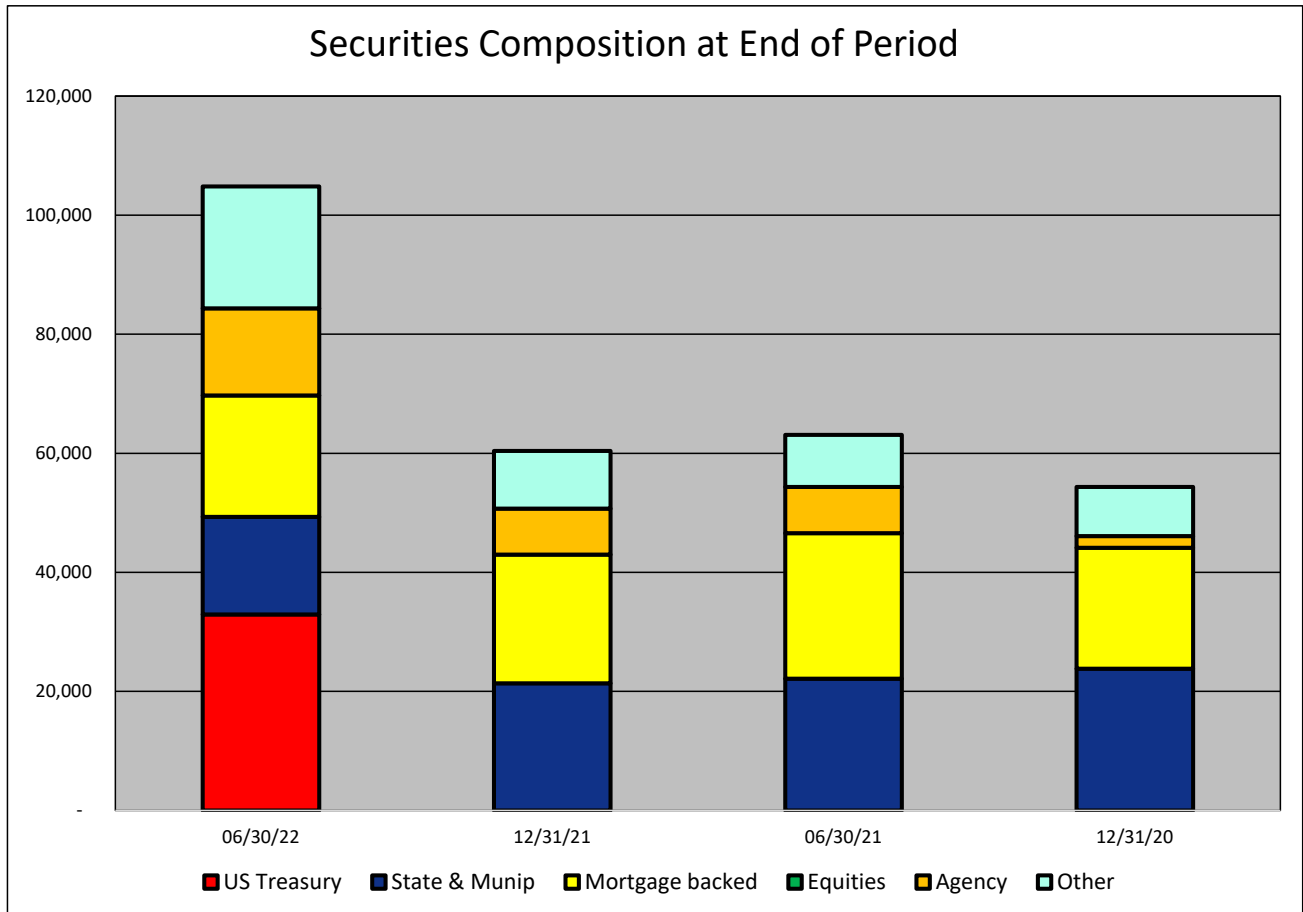
As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	480,820	497,257	477,463	400,937	3,357	0.70
Cash and Equivalents	32,166	119,359	86,668	40,872	(54,502)	(62.89)
Securities	104,810	60,377	63,107	54,341	41,703	66.08
Loans, net	332,082	305,901	321,422	298,267	10,660	3.32
Deposit Accounts	409,486	411,627	394,299	322,168	15,187	3.85
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	41,876	46,197	43,660	39,350	(1,784)	(4.09)

Period Ending	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	4,800	10,103	5,740	7,567	(940)	(16.38)
Interest Income	8,880	18,246	10,002	17,411	(1,122)	(11.22)
Interest Expense	1,126	2,830	1,589	4,075	(463)	(29.14)
Net Interest Income	7,754	15,416	8,413	13,336	(659)	(7.83)
Prov for Loan Loss	250	-	-	800	250	NA
Noninterest income	756	1,380	650	1,038	106	16.31
Gain on Sale of Securities	(36)	44	(32)	247	(4)	12.50
Noninterest Expense	3,424	6,737	3,291	6,254	133	4.04
Net Operating Income	4,836	10,059	5,772	7,320	(936)	(16.22)
Income Taxes	-	-	-	-	-	NA



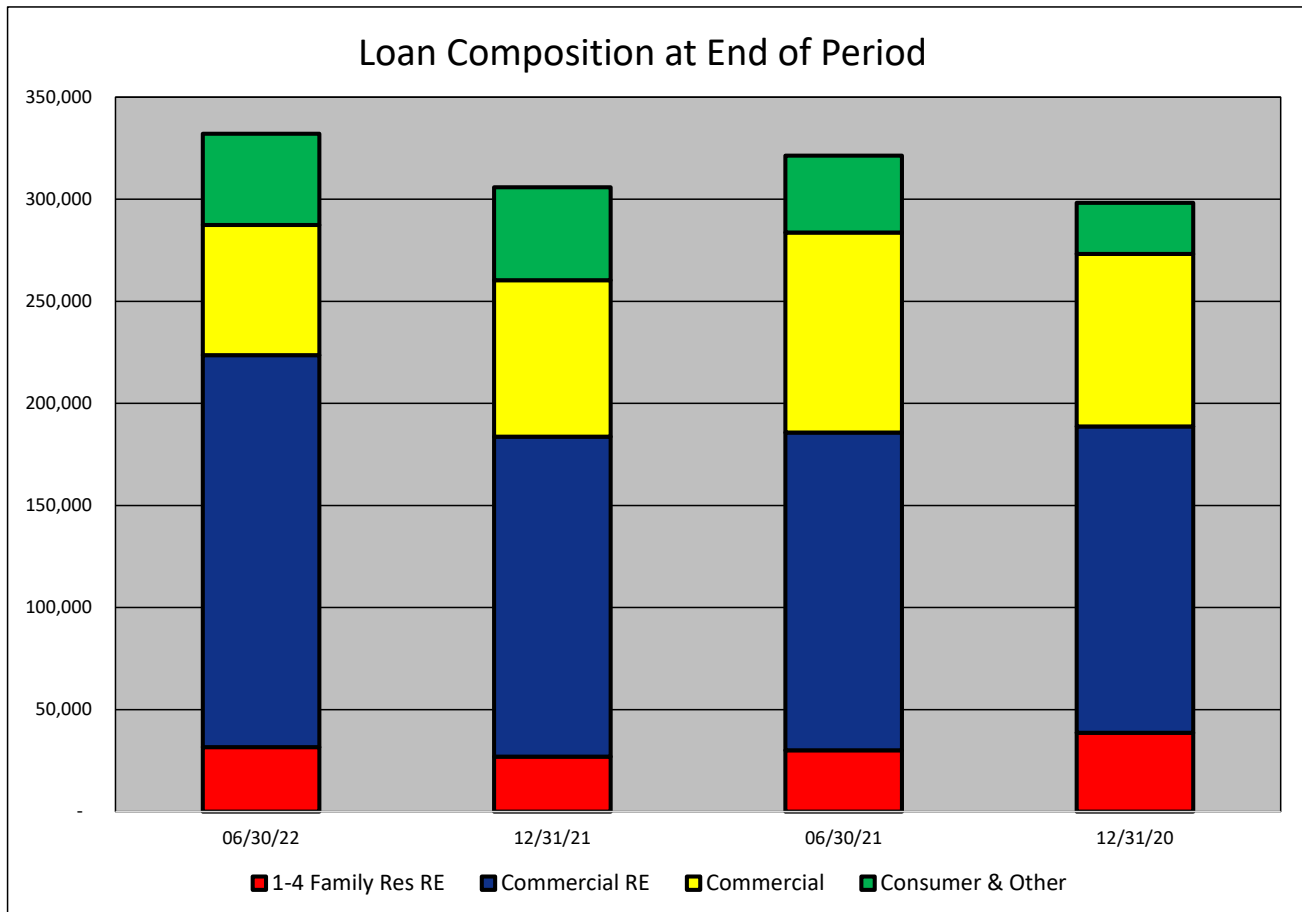
SECURITIES COMPOSITION - FLAGLER BANK
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	32,949	-	-	-	32,949	NA
State & Munip	16,369	21,362	22,126	23,802	(5,757)	(26.02)
Mortgage backed	20,404	21,632	24,462	20,323	(4,058)	(16.59)
Equities	-	-	-	-	-	NA
Agency	14,604	7,698	7,757	1,977	6,847	88.27
Other	20,484	9,685	8,762	8,239	11,722	133.78
Total Securities	104,810	60,377	63,107	54,341	41,703	66.08



LOAN PORTFOLIO COMPOSITION - FLAGLER BANK
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	31,572	26,927	30,055	38,638	1,517	5.05
Commercial RE	192,087	156,826	155,705	150,021	36,382	23.37
Commercial	63,757	76,607	97,889	84,543	(34,132)	(34.87)
Consumer & Other	44,666	45,541	37,773	25,065	6,893	18.25
Loans, Net	332,082	305,901	321,422	298,267	10,660	3.32



LOAN PORTFOLIO QUALITY - FLAGLER BANK
(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	3,791	2,689	2,689	2,057	1,102	40.98
Total Recoveries	7	1,124	1,124	74	(1,117)	(99.38)
Total Charge-offs	-	22	-	242	-	NA
Provision Expense	250	-	-	800	250	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	4,048	3,791	3,813	2,689	235	6.16

NON-PERFORMING ASSETS:

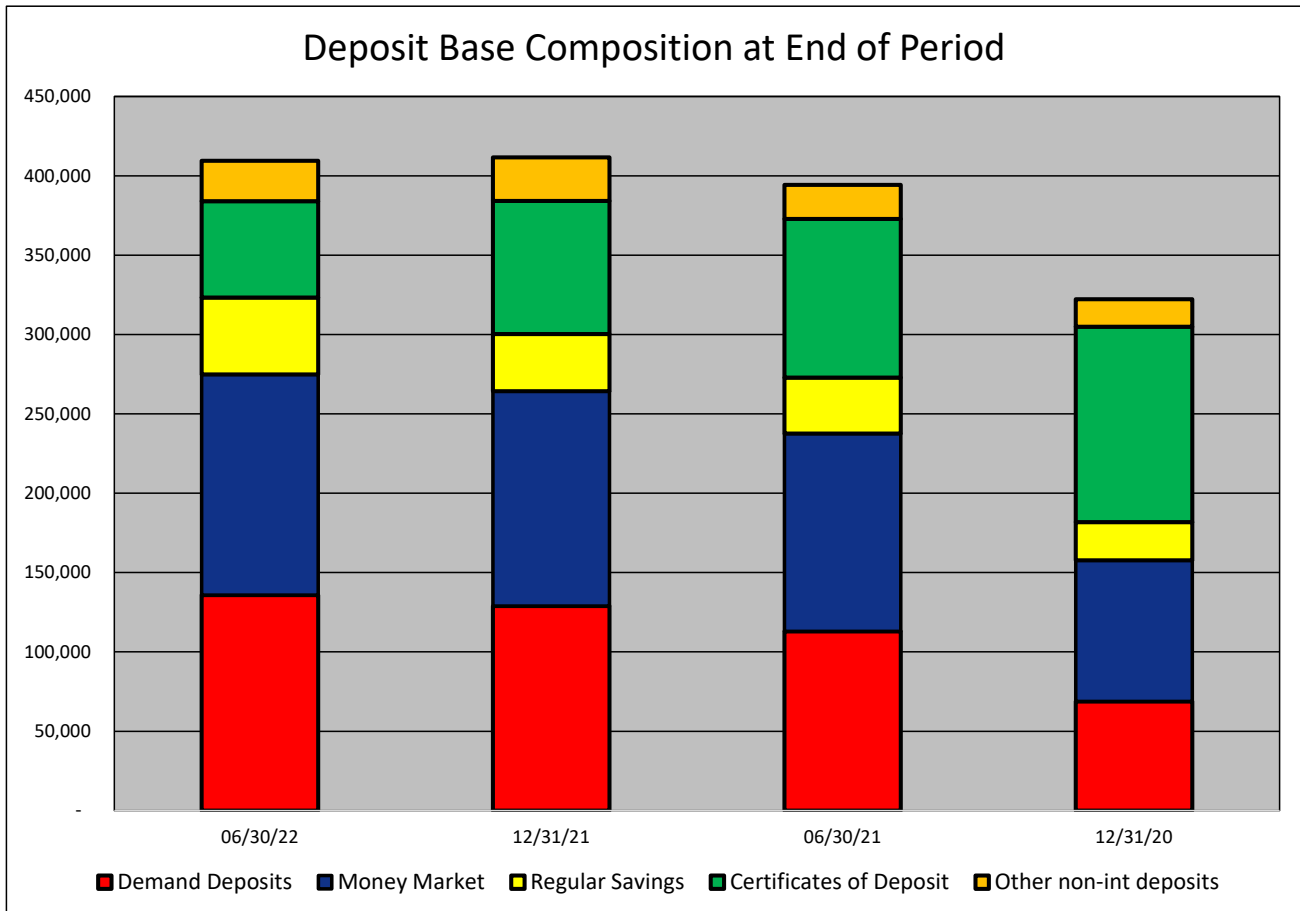
Total-90+ Days Past Due	-	-	100	-	(100)	(100.00)
Total-Nonaccrual	73	73	-	-	73	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	73	73	100	-	(27)	(27.00)

DEPOSIT BASE COMPOSITION - FLAGLER BANK
(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	135,820	128,891	112,902	68,773	22,918	20.30
Money Market	139,014	135,380	124,676	88,983	14,338	11.50
Regular Savings	48,441	36,026	35,216	23,992	13,225	37.55
Certificates of Deposit	60,704	83,839	100,019	123,147	(39,315)	(39.31)
Other non-int deposits	25,507	27,491	21,486	17,273	4,021	18.71
Total Deposits	409,486	411,627	394,299	322,168	15,187	3.85

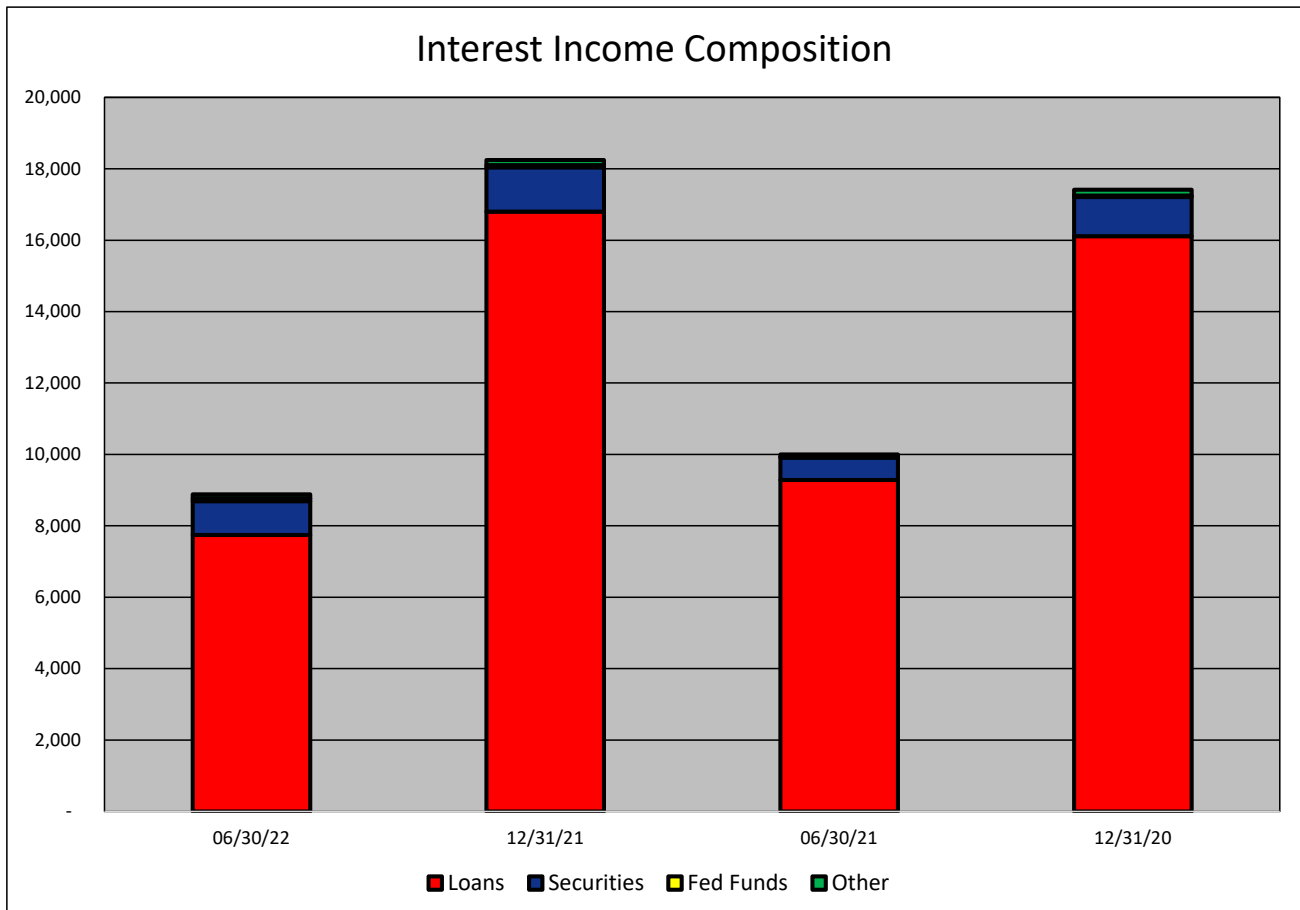


INTEREST INCOME COMPOSITION- FLAGLER BANK
(Dollars in Thousands)

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	7,747	16,802	9,285	16,112	(1,538)	(16.56)
Securities	944	1,242	629	1,098	315	50.08
Fed Funds	76	61	27	43	49	181.48
Other	113	141	61	158	52	85.25
Total Int Income	8,880	18,246	10,002	17,411	(1,122)	(11.22)

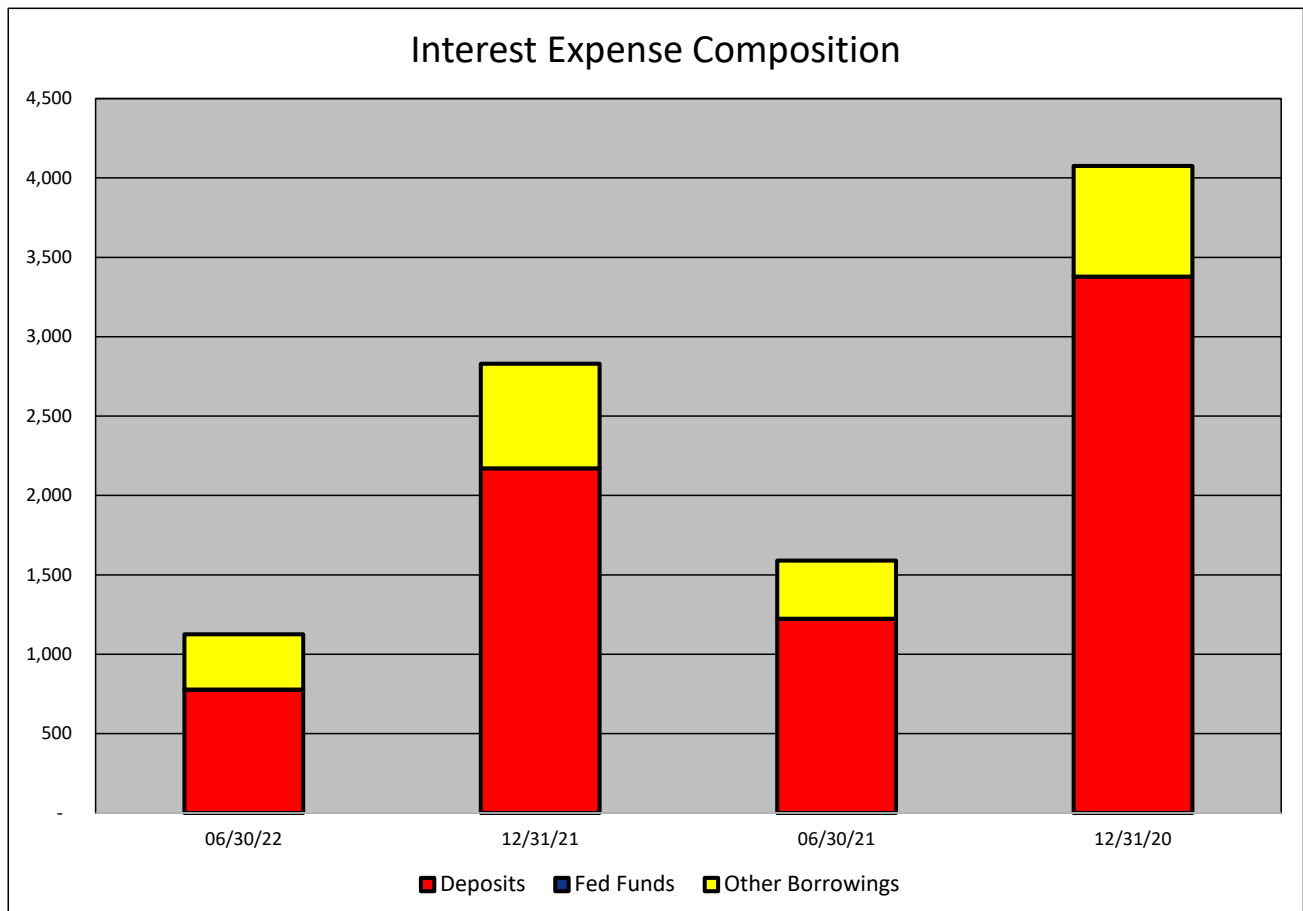


INTEREST EXPENSE COMPOSITION- FLAGLER BANK
(Dollars in Thousands)

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 EXPENSE CATEGORY

Deposits	776	2,170	1,224	3,379	(448)	(36.60)
Fed Funds	2	-	-	-	2	NA
Other Borrowings	348	660	365	696	(17)	(4.66)
Total Int Expense	1,126	2,830	1,589	4,075	(463)	(29.14)

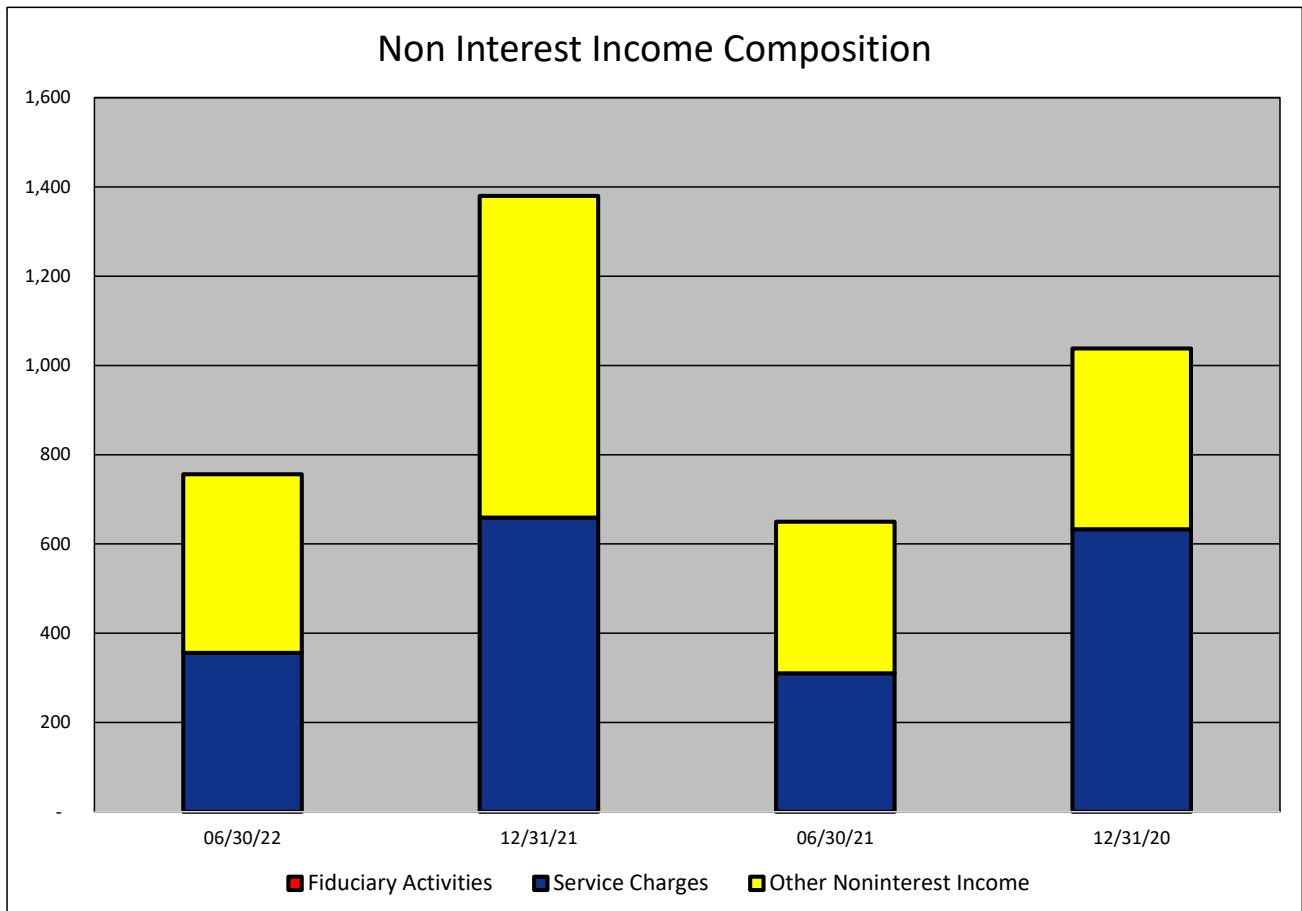


NONINTEREST INCOME COMPOSITION- FLAGLER BANK
(Dollars in Thousands)

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	356	659	310	633	46	14.84
Other Noninterest Income	400	721	340	405	60	17.65
Total Nonint. Income	756	1,380	650	1,038	106	16.31

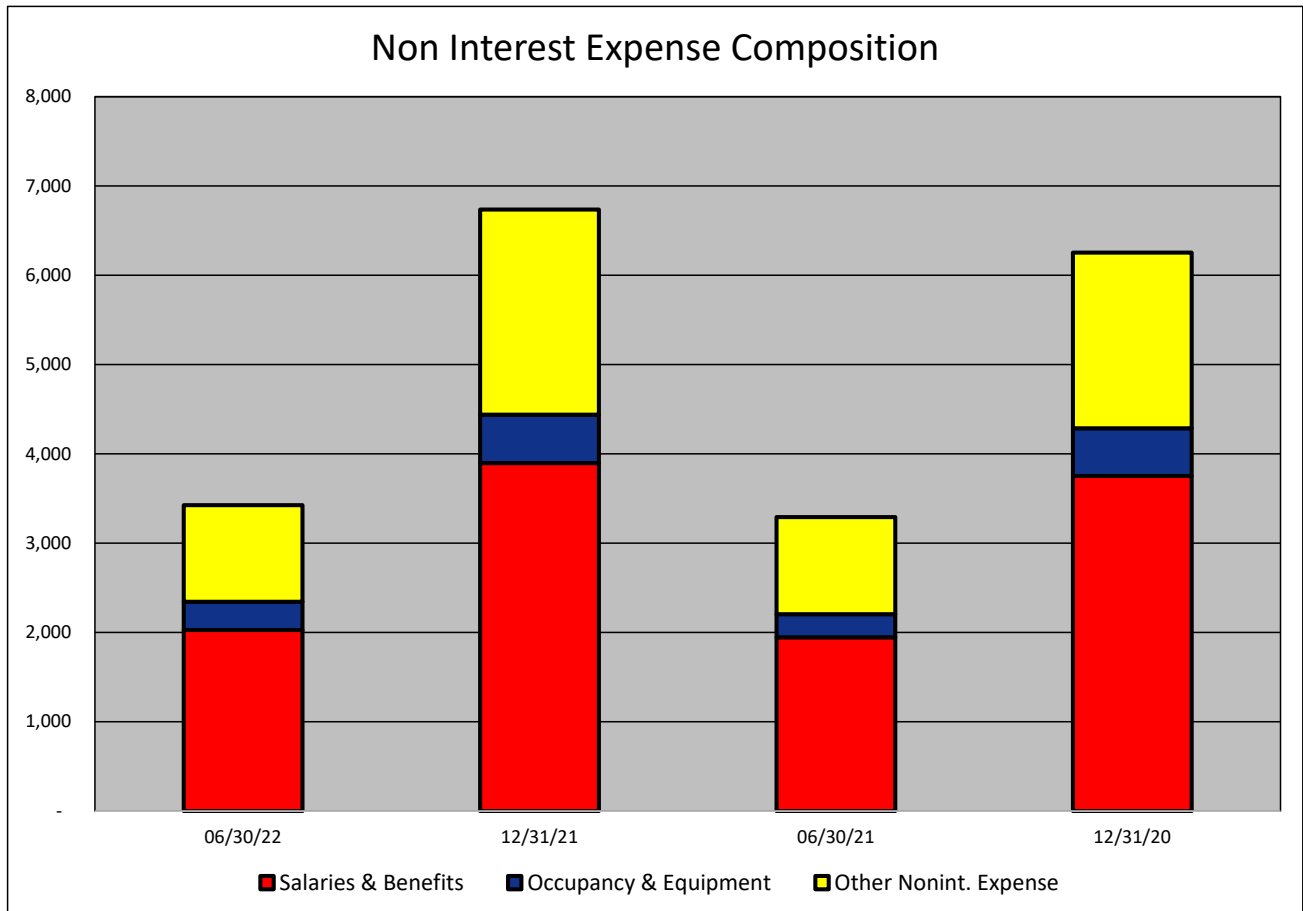


NONINTEREST EXPENSE COMPOSITION- FLAGLER BANK
(Dollars in Thousands)

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	2,028	3,898	1,946	3,753	82	4.21
Occupancy & Equipment	316	541	259	533	57	22.01
Other Nonint. Expense	1,080	2,298	1,086	1,968	(6)	(0.55)
Total Nonint. Expense	3,424	6,737	3,291	6,254	133	4.04



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

Select Peer Average	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)

Select Peer Average	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	68.46	90.75	91.72	90.75
Natbank, National Association	14.78	14.91	30.29	31.25	30.29
Cypress Bank & Trust	14.37	14.37	0.00	0.00	0.00
Optimumbank	9.82	12.85	0.00	0.00	0.00
Seacoast National Bank	12.00	10.61	15.33	16.25	15.33
Flagler Bank	8.71	9.95	13.38	14.48	13.38
Anchor Bank	9.54	9.85	0.00	0.00	0.00
American National Bank	8.67	9.68	16.92	17.72	16.92
Desjardins Bank, National Association	8.77	9.17	0.00	0.00	0.00
Paradise Bank	7.03	8.48	13.80	14.86	13.80
Community Bank Of The South	5.74	7.78	23.06	24.01	23.06
Bank Of Belle Glade	5.14	7.52	25.65	26.61	25.65
Marine Bank & Trust Company	4.81	7.49	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	102.81	76.01	6.00
Locality Bank	102.53	50.74	0.00
Anchor Bank	96.85	77.93	6.60
Natbank, National Association	85.15	71.24	1.28
Flagler Bank	81.10	69.07	21.80
Seacoast National Bank	71.34	60.63	24.09
Marine Bank & Trust Company	66.03	62.74	29.59
Desjardins Bank, National Association	63.69	57.63	7.18
Paradise Bank	59.56	54.78	14.07
American National Bank	53.96	48.83	13.42
Cypress Bank & Trust	35.97	30.55	3.38
Community Bank Of The South	27.57	25.71	31.61
Bank Of Belle Glade	23.49	22.25	27.25

Select Peer Average	66.93	54.47	14.33
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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	1.94	21.89
Paradise Bank	415,962	1.62	21.12
Optimumbank	389,509	1.07	9.72
Seacoast National Bank	10,813,570	1.00	8.35
American National Bank	535,566	0.97	10.64
Marine Bank & Trust Company	582,774	0.88	14.29
Community Bank Of The South	256,577	0.73	10.38
Desjardins Bank, National Association	352,657	0.55	5.80
Anchor Bank	237,326	0.43	4.65
Natbank, National Association	221,188	0.38	2.56
Bank Of Belle Glade	146,441	0.31	5.01
Cypress Bank & Trust	96,612	(2.58)	(15.00)
Locality Bank	43,639	(15.89)	(28.92)

Select Peer Average	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	40.18	10.93
Optimumbank	0.73	1.44	50.19	11.06
American National Bank	0.19	1.25	52.72	18.25
Seacoast National Bank	0.64	1.51	59.93	9.87
Community Bank Of The South	0.14	1.33	61.47	12.97
Paradise Bank	0.81	2.08	64.11	8.86
Marine Bank & Trust Company	0.42	1.86	64.59	7.48
Bank Of Belle Glade	0.25	1.23	78.78	11.02
Desjardins Bank, National Association	0.82	1.90	79.39	8.87
Natbank, National Association	0.59	2.15	80.27	6.88
Anchor Bank	0.59	2.57	82.74	5.87
Cypress Bank & Trust	8.25	3.97	129.10	2.04
Locality Bank	0.10	15.90	866.25	4.03

Select Peer Average	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	0.00	0.00
Community Bank Of The South	1.25	0.00	0.00	0.00
Desjardins Bank, National Association	1.07	0.00	0.00	0.00
Locality Bank	1.03	0.00	0.00	0.00
Bank Of Belle Glade	1.16	0.00	0.00	0.00
Cypress Bank & Trust	1.50	0.00	0.00	0.00
Optimumbank	1.20	0.00	0.00	0.00
Paradise Bank	1.23	0.00	0.00	0.00
Flagler Bank	1.22	0.02	0.02	0.16
Natbank, National Association	0.67	0.22	0.16	1.05
Marine Bank & Trust Company	1.30	0.41	0.26	4.56
Seacoast National Bank	1.38	0.40	0.27	2.68
Anchor Bank	0.55	0.59	0.46	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	12.61	22.33	0.00	0.00	13.42
Optimumbank	3.80	10.52	2.31	0.14	5.86
Bank Of Belle Glade	3.66	45.91	0.00	8.35	18.89
Seacoast National Bank	3.36	5.02	0.00	7.35	16.66
Anchor Bank	2.99	5.81	0.00	4.25	2.36
Flagler Bank	2.62	2.93	1.14	0.00	21.80
Cypress Bank & Trust	1.09	60.13	0.00	0.00	2.94
Locality Bank	1.06	45.15	0.00	0.00	0.00
Natbank, National Association	0.81	25.13	0.15	0.00	1.28
Community Bank Of The South	0.78	38.60	0.00	0.00	31.61
Marine Bank & Trust Company	0.75	3.30	0.00	0.34	29.25
Paradise Bank	0.54	25.33	0.00	0.00	14.07
Desjardins Bank, National Association	0.31	34.17	0.00	7.18	0.00

Select Peer Average	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	77.50	4.54	0.00	0.00
Optimumbank	75.10	0.47	0.00	0.00
Natbank, National Association	70.77	0.94	0.00	0.00
Flagler Bank	68.22	1.06	0.00	0.00
Marine Bank & Trust Company	61.87	1.39	0.00	0.00
Seacoast National Bank	59.66	1.07	0.02	2.87
Desjardins Bank, National Association	57.02	0.60	0.00	0.00
Paradise Bank	54.11	2.98	0.00	0.48
Locality Bank	50.21	2.10	0.00	0.00
American National Bank	48.38	0.08	0.00	0.00
Cypress Bank & Trust	30.09	3.00	0.00	0.21
Community Bank Of The South	25.39	0.97	0.00	0.00
Bank Of Belle Glade	21.99	0.30	0.00	0.00

Select Peer Average	53.87	1.50	0.00	0.27
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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	91.47	8.53	100.00	0.00	0.00
Natbank, National Association	74.65	25.35	100.00	0.00	0.00
Bank Of Belle Glade	53.03	46.97	100.00	0.00	0.00
Paradise Bank	48.19	51.81	100.00	0.00	0.00
Seacoast National Bank	38.21	59.50	97.72	2.28	0.00
Marine Bank & Trust Company	38.18	61.82	100.00	0.00	0.00
Anchor Bank	35.45	53.72	89.17	0.00	10.83
American National Bank	35.32	64.67	99.99	0.01	0.00
Cypress Bank & Trust	35.31	64.69	100.00	0.00	0.00
Optimumbank	33.33	49.15	82.47	1.20	16.32
Community Bank Of The South	29.42	70.58	100.00	0.00	0.00
Flagler Bank	27.11	66.27	93.39	0.00	6.61
Locality Bank	25.49	74.51	100.00	0.00	0.00

Select Peer Average	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	3.93	94.20
Optimumbank	4.02	0.50	3.75	95.69
Anchor Bank	3.77	0.32	3.56	90.82
Natbank, National Association	3.53	0.64	3.38	83.75
Flagler Bank	3.80	0.67	3.32	94.13
Marine Bank & Trust Company	3.28	0.08	3.23	94.29
Seacoast National Bank	3.23	0.07	3.17	92.79
American National Bank	3.12	0.21	2.98	85.21
Desjardins Bank, National Association	2.68	0.26	2.66	98.22
Community Bank Of The South	2.35	0.06	2.31	96.47
Locality Bank	1.99	0.81	1.92	90.76
Bank Of Belle Glade	1.86	0.28	1.73	94.21
Cypress Bank & Trust	1.41	0.17	1.31	92.94

Select Peer Average	3.00	0.32	3.16	92.58
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