

Flagler Bank
West Palm Beach, FL

Established
4/10/2000

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)

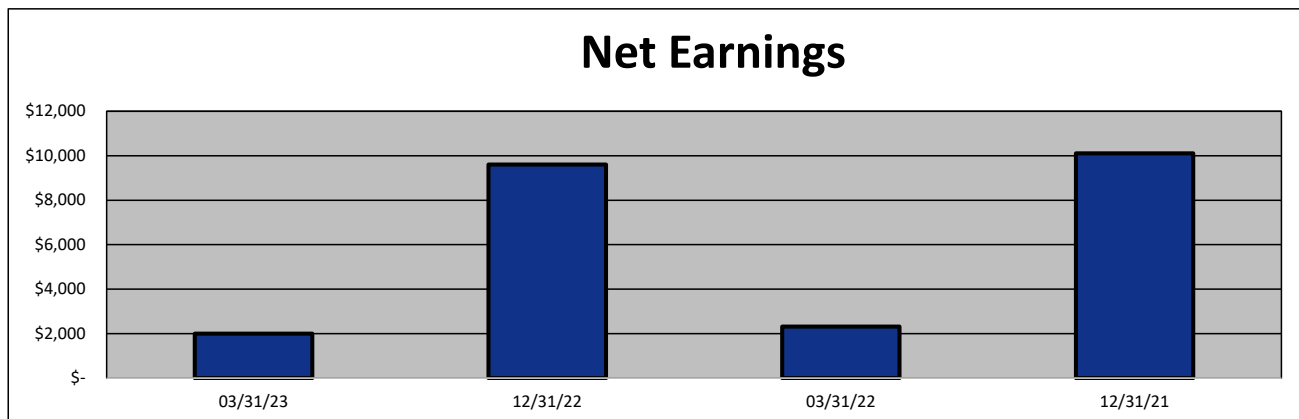
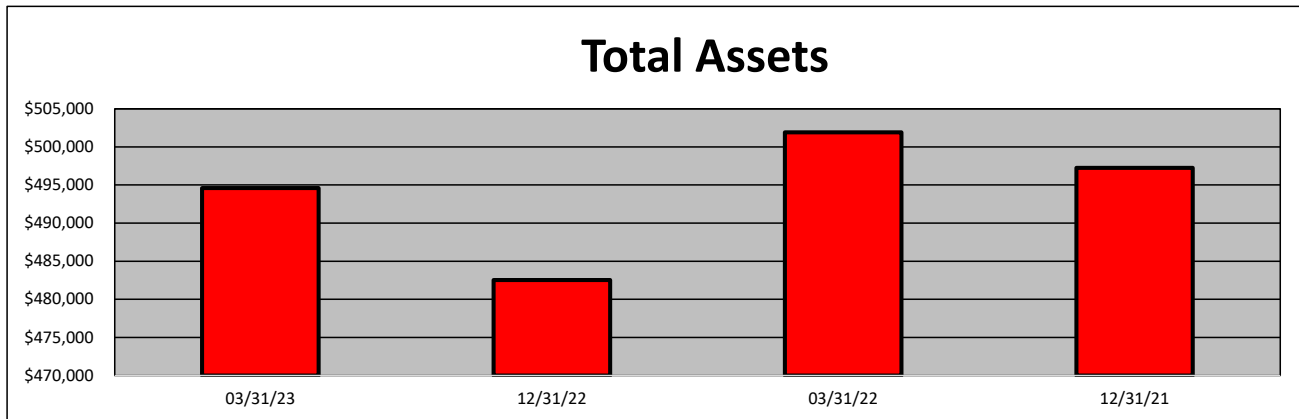
EXECUTIVE SUMMARY - FLAGLER BANK
(Percentage)

Period Ending	03/31/23	12/31/22	03/31/22	12/31/21	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.83	8.70	8.67	9.29	9.92	13.91
Leverage Ratio	10.55	10.58	9.55	9.51	11.01	15.50
Tier 1 Cap/Risk Based Assets	12.95	12.95	14.14	13.55	18.60	23.12
Risk Based Ratio	13.90	13.90	15.29	14.67	19.49	23.83
Common Equity Tier 1 Capital Ratio	12.95	12.95	14.14	13.55	18.60	23.12
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	94.97	96.93	68.76	74.32	60.06	77.77
Loans/Assets	73.85	74.89	57.40	61.52	49.99	61.13
Securities/Assets	19.52	20.66	19.18	12.14	20.52	15.00
PROFITABILITY:						
Return on Avg Assets	1.59	1.94	1.87	2.15	0.23	0.39
Return on Avg Equity	18.64	22.48	20.70	23.44	6.95	11.18
Nonint Income/Avg Assets	0.26	0.30	0.26	0.29	0.88	0.82
Net Overhead Ratio	1.33	1.24	1.04	1.14	2.15	2.72
Efficiency Ratio	49.84	42.54	39.94	39.77	136.11	80.79
Assets (per million) per Employee	11.50	11.22	12.55	12.75	10.18	8.36
ASSET QUALITY:						
Allowance/Loans	1.07	1.07	1.34	1.24	1.39	1.12
Nonperforming Loans/Total Loans	0.20	0.23	0.03	0.02	0.53	0.10
Nonperforming Assets/Total Assets	0.15	0.17	0.01	0.01	0.32	0.08
Adjusted Texas Ratio	1.55	1.77	0.15	0.15	2.37	0.96
YIELDS & COSTS:						
Yield on earning assets	4.61	4.10	3.61	4.04	2.93	4.77
Cost of funds	2.05	0.88	0.67	0.85	0.30	1.90
Net interest margin	3.10	3.48	3.13	3.41	2.55	4.08
Avg Earning Assets/Avg Assets	94.56	95.26	95.27	96.19	91.48	95.27

SELECTED FINANCIAL DATA - FLAGLER BANK
(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	494,594	482,522	501,912	497,257	(7,318)	(1.46)
Cash and Equivalents	18,665	7,669	103,685	119,359	(85,020)	(82.00)
Securities	96,560	99,665	96,273	60,377	287	0.30
Loans, net	365,261	361,353	288,095	305,901	77,166	26.78
Deposit Accounts	384,610	372,797	419,014	411,627	(34,404)	(8.21)
Fed Funds & Repos	2,785	11,525	-	-	2,785	NA
Total Equity	43,660	41,995	43,505	46,197	155	0.36

Period Ending	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	1,996	9,606	2,321	10,103	(325)	(14.00)
Interest Income	5,458	19,293	4,264	18,246	1,194	28.00
Interest Expense	1,792	2,918	569	2,830	1,223	214.94
Net Interest Income	3,666	16,375	3,695	15,416	(29)	(0.78)
Prov for Credit Losses	-	600	50	-	(50)	(100.00)
Noninterest income	321	1,470	326	1,380	(5)	(1.53)
Gain on Sale of Securities	(1)	(39)	(31)	44	30	(96.77)
Noninterest Expense	1,990	7,600	1,619	6,737	371	22.92
Net Operating Income	1,997	9,645	2,352	10,059	(355)	(15.09)
Income Taxes	-	-	-	-	-	NA

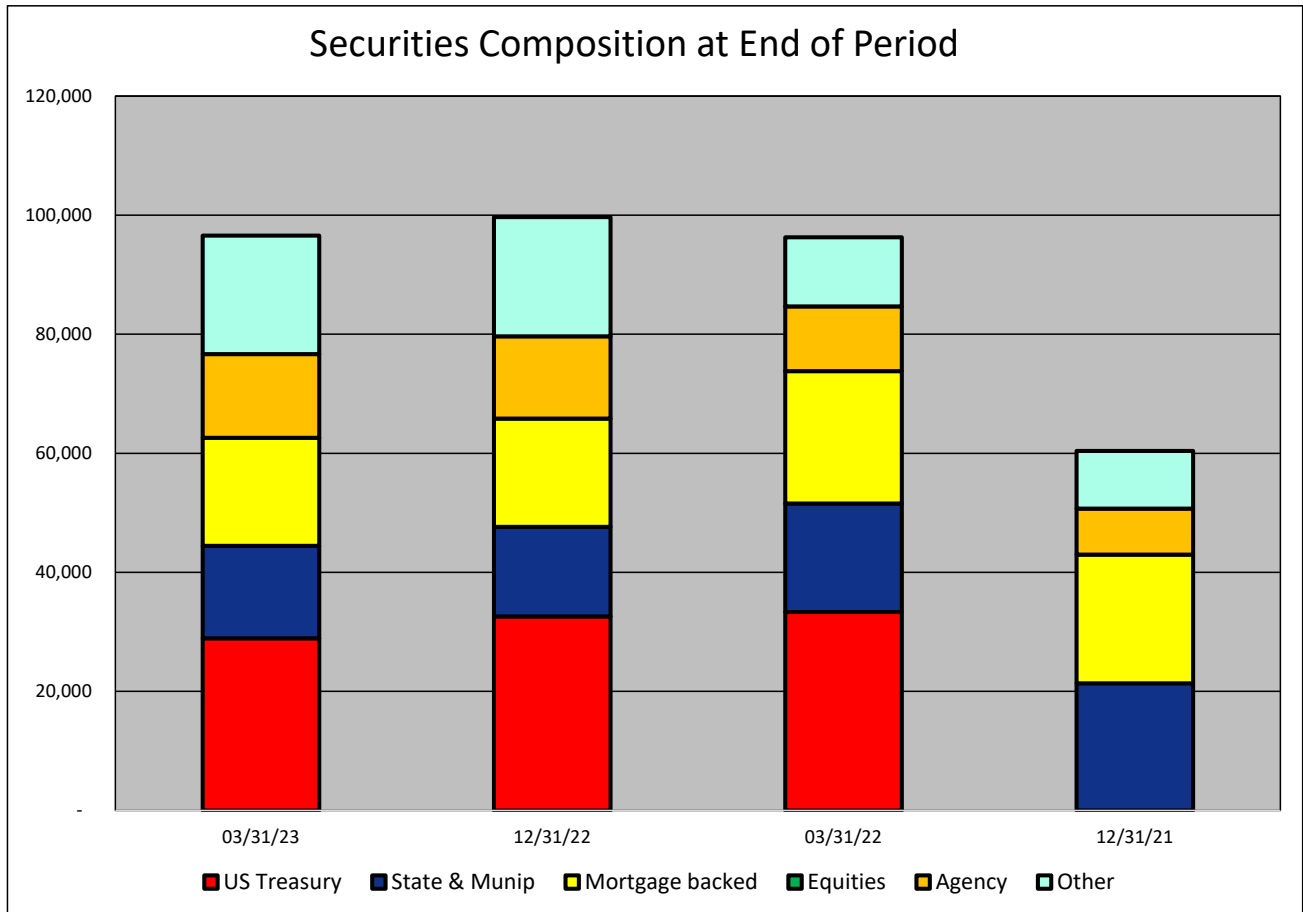


SECURITIES COMPOSITION - FLAGLER BANK
(Dollars in Thousands)

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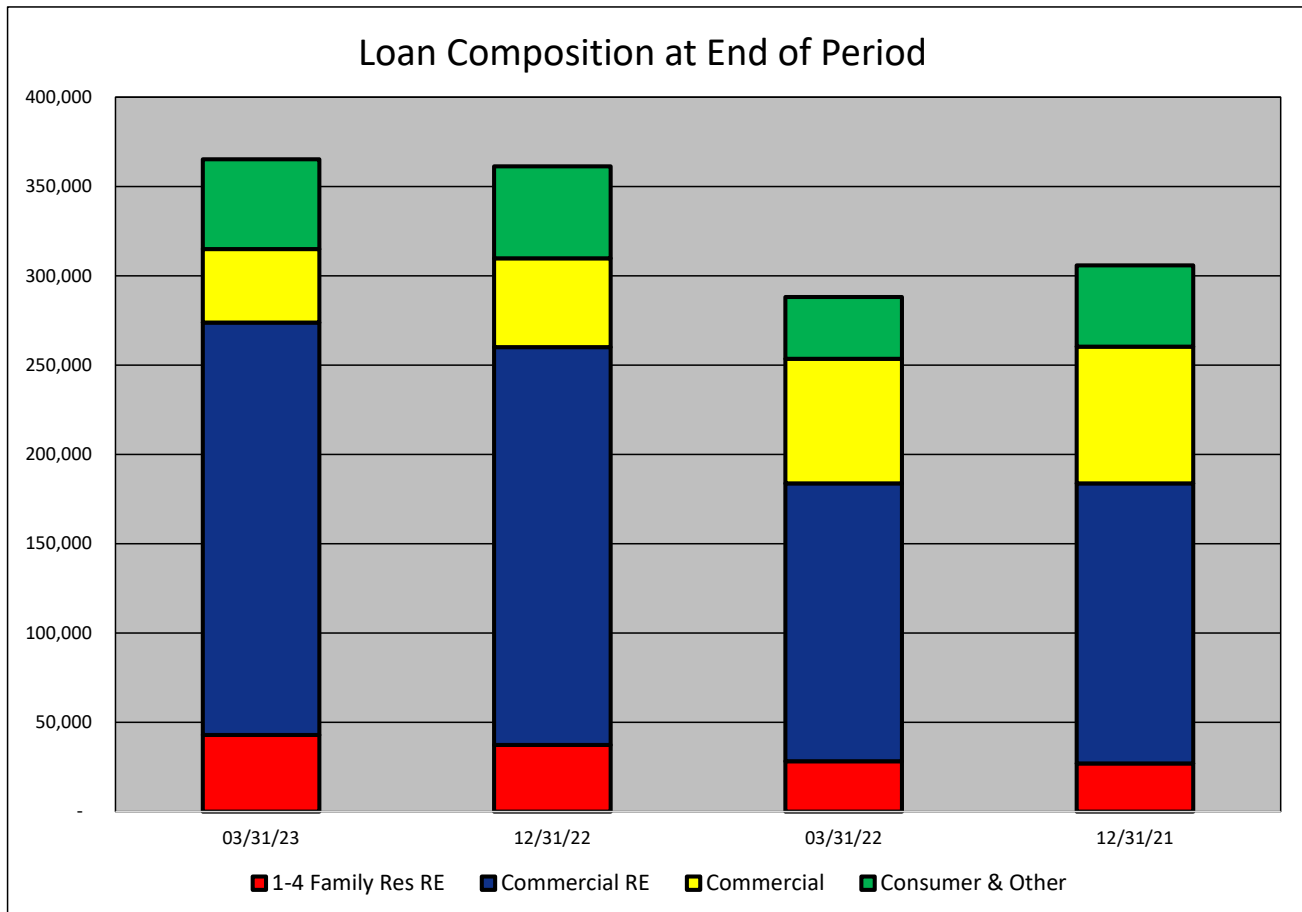
SECURITIES CATEGORY:

US Treasury	28,941	32,585	33,331	-	(4,390)	(13.17)
State & Munip	15,533	15,077	18,227	21,362	(2,694)	(14.78)
Mortgage backed	18,131	18,182	22,252	21,632	(4,121)	(18.52)
Equities	-	-	-	-	-	NA
Agency	14,040	13,806	10,849	7,698	3,191	29.41
Other	19,915	20,015	11,614	9,685	8,301	71.47
Total Securities	96,560	99,665	96,273	60,377	287	0.30



LOAN PORTFOLIO COMPOSITION - FLAGLER BANK
(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	42,955	37,275	28,256	26,927	14,699	52.02
Commercial RE	230,819	222,824	155,484	156,826	75,335	48.45
Commercial	41,233	49,639	69,738	76,607	(28,505)	(40.87)
Consumer & Other	50,254	51,615	34,617	45,541	15,637	45.17
Loans, Net	365,261	361,353	288,095	305,901	77,166	26.78



LOAN PORTFOLIO QUALITY - FLAGLER BANK
(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	3,880	3,791	3,791	2,689	89	2.35
Total Recoveries	22	9	7	1,124	15	214.29
Total Charge-offs	-	520	-	22	-	NA
Provision Expense	-	600	50	-	(50)	(100.00)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	3,901	3,880	3,848	3,791	53	1.38

NON-PERFORMING ASSETS:

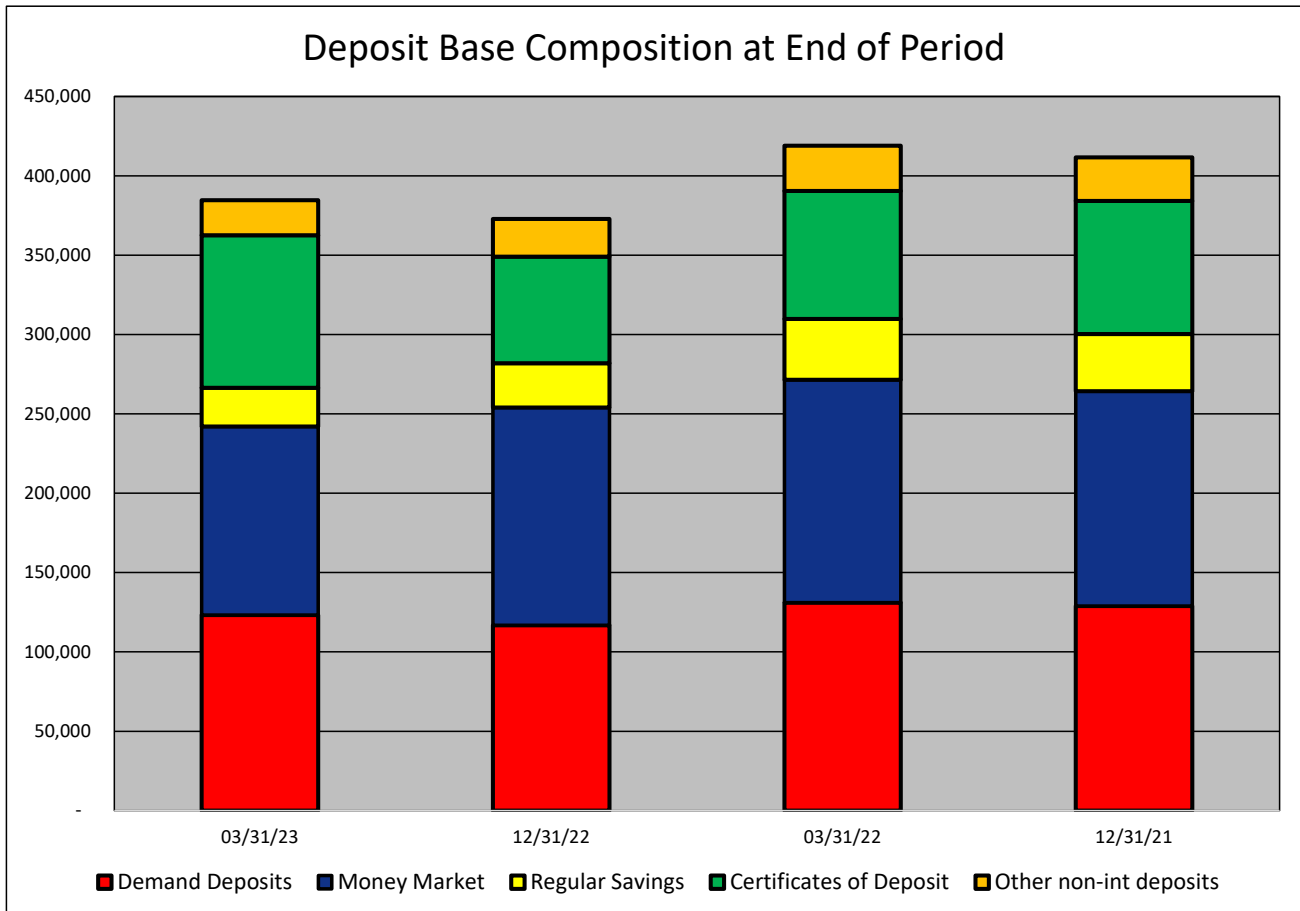
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	736	814	73	73	663	908.22
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	736	814	73	73	663	908.22

DEPOSIT BASE COMPOSITION - FLAGLER BANK
(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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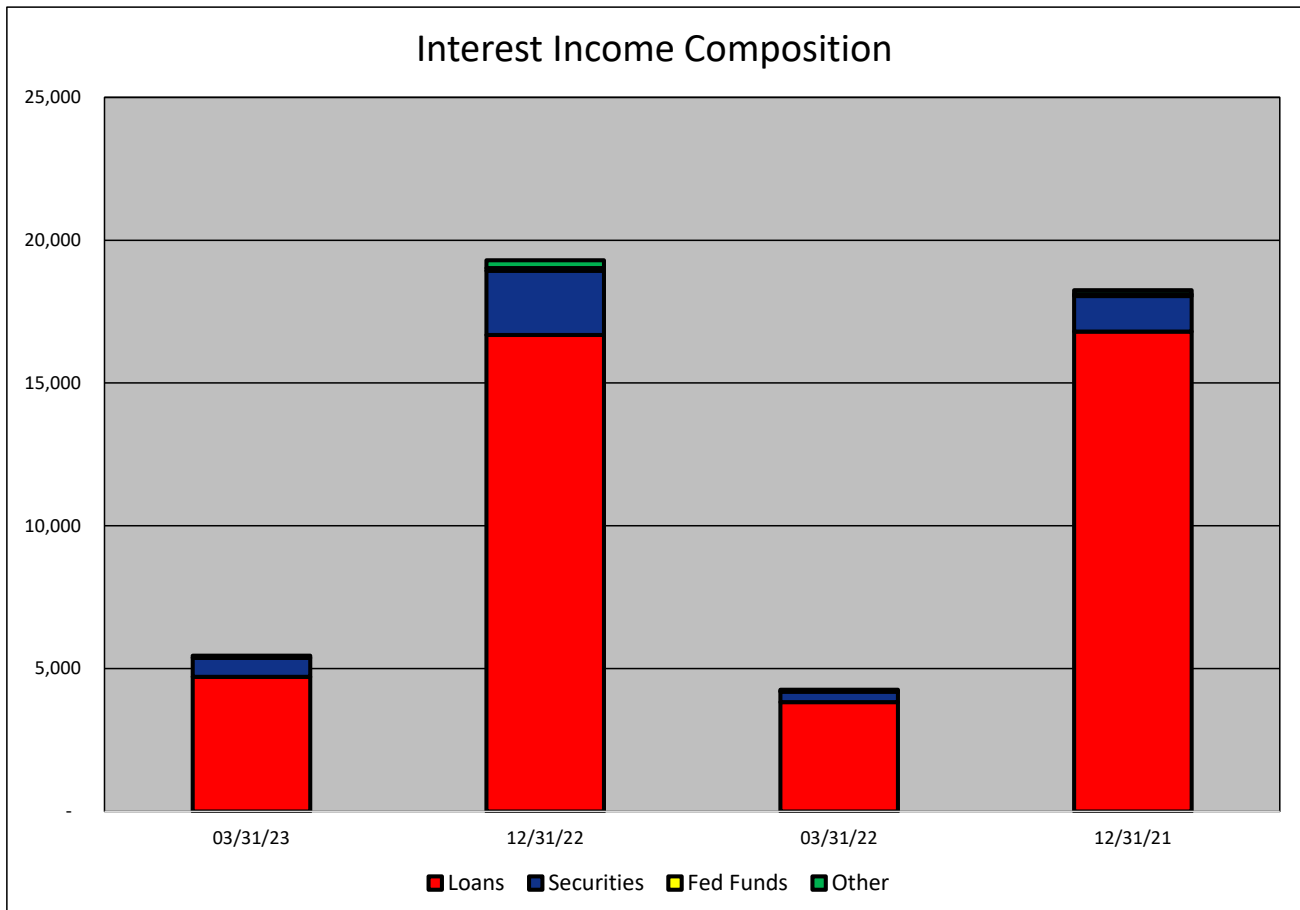
DEPOSIT BASE CATEGORY:

Demand Deposits	123,271	116,803	131,031	128,891	(7,760)	(5.92)
Money Market	118,824	137,242	140,509	135,380	(21,685)	(15.43)
Regular Savings	24,380	27,806	38,327	36,026	(13,947)	(36.39)
Certificates of Deposit	96,095	67,280	80,662	83,839	15,433	19.13
Other non-int deposits	22,040	23,666	28,485	27,491	(6,445)	(22.63)
Total Deposits	384,610	372,797	419,014	411,627	(34,404)	(8.21)



INTEREST INCOME COMPOSITION- FLAGLER BANK
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	4,714	16,678	3,827	16,802	887	23.18
Securities	661	2,254	369	1,242	292	79.13
Fed Funds	-	93	26	61	(26)	(100.00)
Other	83	268	42	141	41	97.62
Total Int Income	5,458	19,293	4,264	18,246	1,194	28.00

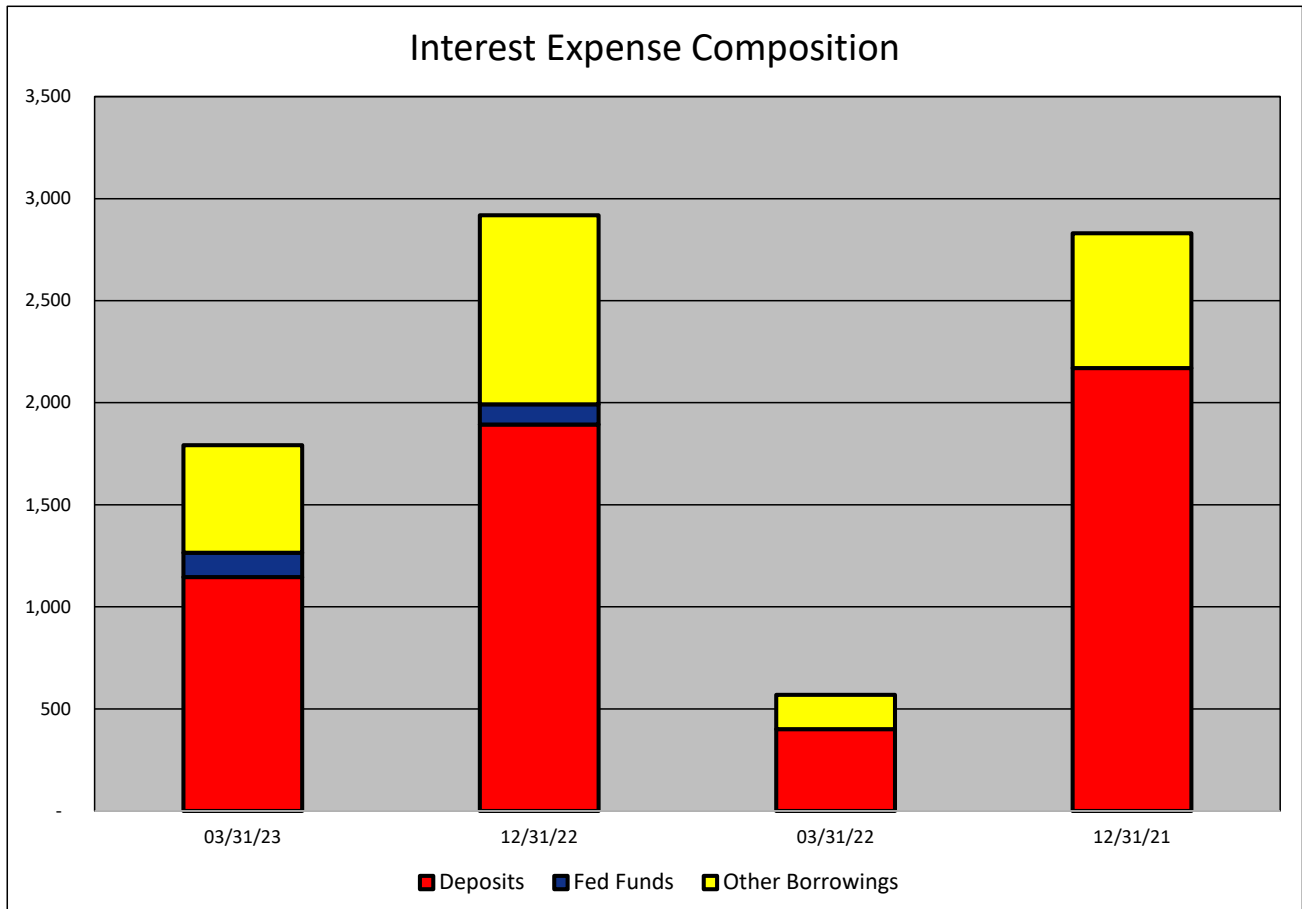


INTEREST EXPENSE COMPOSITION- FLAGLER BANK
(Dollars in Thousands)

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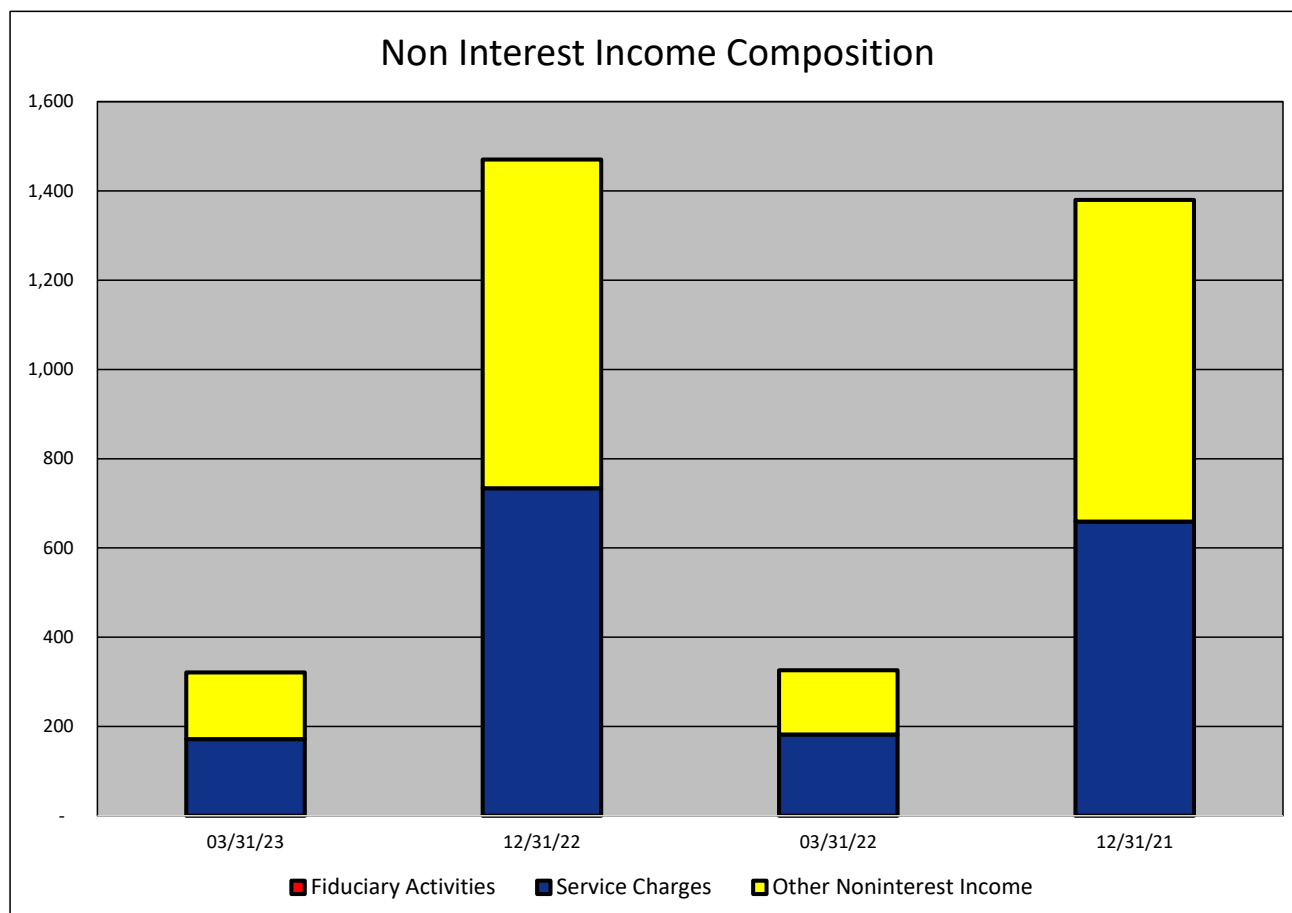
INTEREST EXPENSE CATEGORY

Deposits	1,146	1,893	401	2,170	745	185.79
Fed Funds	119	99	-	-	119	NA
Other Borrowings	527	926	168	660	359	213.69
Total Int Expense	1,792	2,918	569	2,830	1,223	214.94



NONINTEREST INCOME COMPOSITION- FLAGLER BANK
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	172	734	182	659	(10)	(5.49)
Other Noninterest Income	149	736	144	721	5	3.47
Total Nonint. Income	321	1,470	326	1,380	(5)	(1.53)

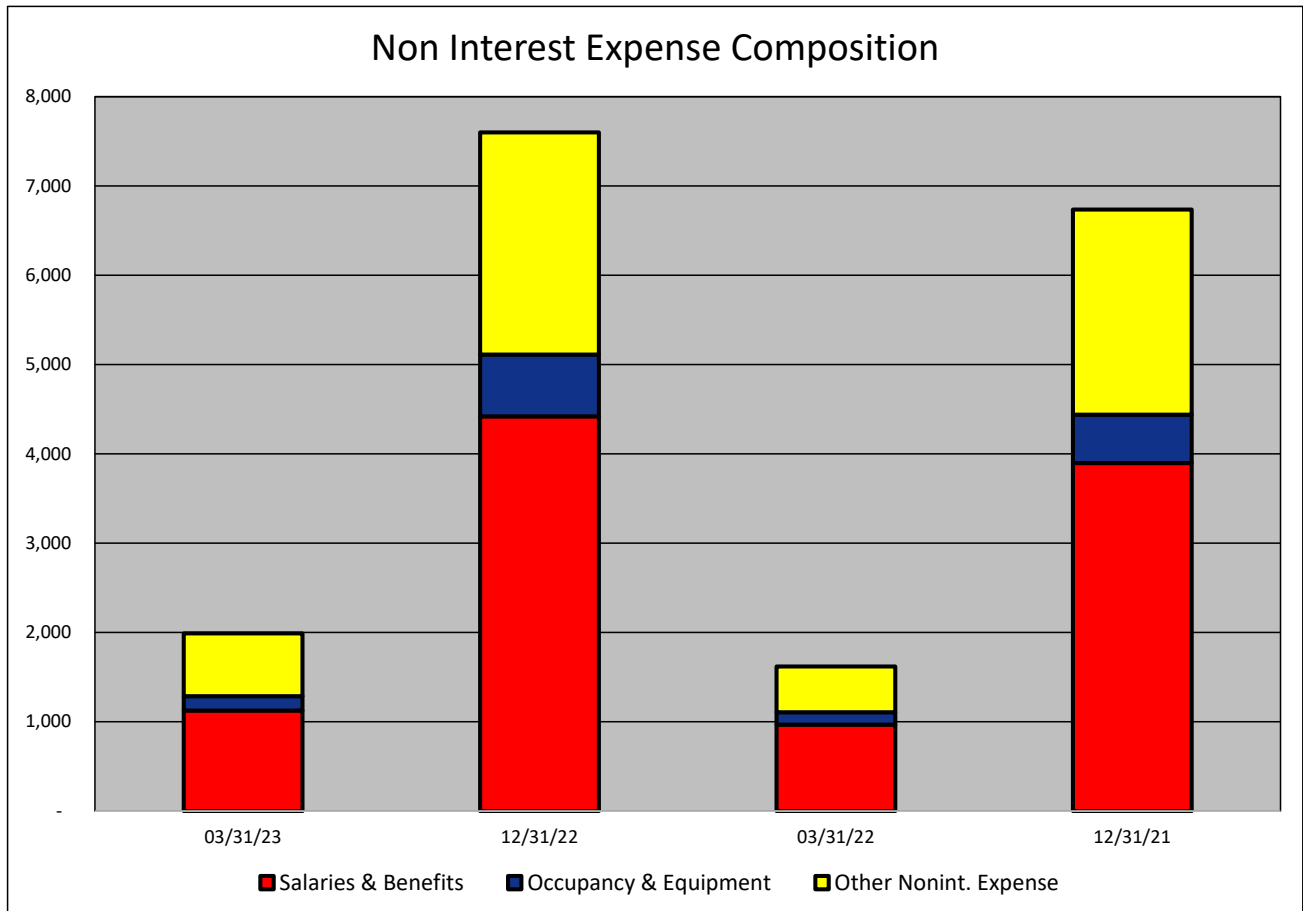


NONINTEREST EXPENSE COMPOSITION- FLAGLER BANK
(Dollars in Thousands)

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 EXPENSE CATEGORY

Salaries & Benefits	1,125	4,419	969	3,898	156	16.10
Occupancy & Equipment	162	693	137	541	25	18.25
Other Nonint. Expense	703	2,488	513	2,298	190	37.04
Total Nonint. Expense	1,990	7,600	1,619	6,737	371	22.92



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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