

**Locality Bank**  
Fort Lauderdale, FL

Established  
1/12/2022

**Florida Bank and Thrift Performance Report**

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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 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)

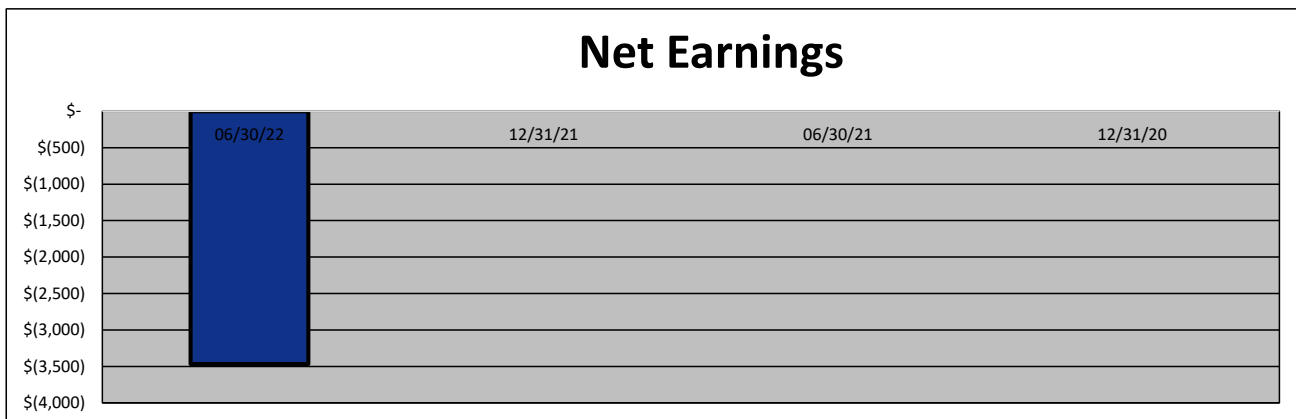
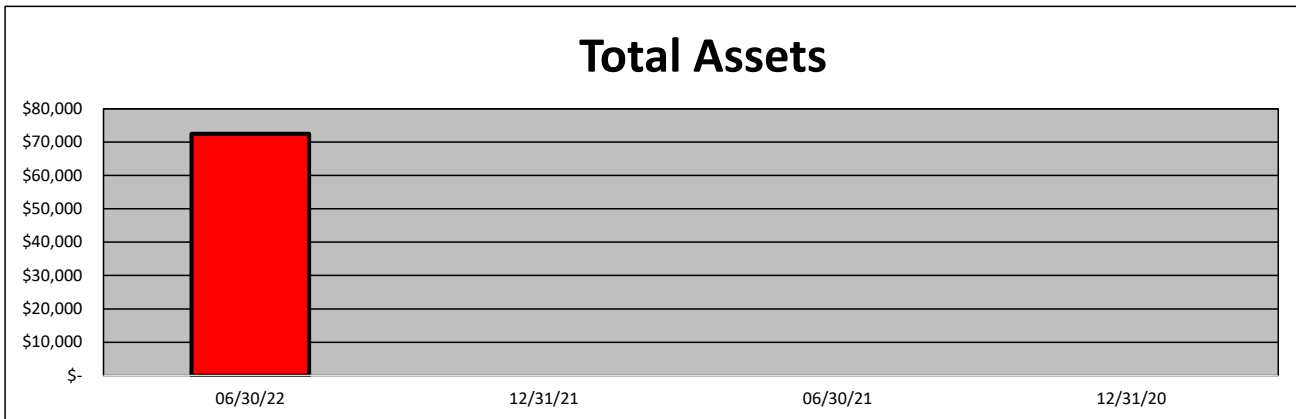
**EXECUTIVE SUMMARY - Locality Bank**  
(Percentage)

Period Ending	06/30/22	12/31/21	06/30/21	12/31/20	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	49.12	0.00	0.00	0.00	10.08	12.19
Leverage Ratio	68.46	0.00	0.00	0.00	10.09	14.70
Tier 1 Cap/Risk Based Assets	90.75	0.00	0.00	0.00	16.44	18.53
Risk Based Ratio	91.72	0.00	0.00	0.00	17.29	19.22
Common Equity Tier 1 Capital Ratio	90.75	0.00	0.00	0.00	16.42	18.53
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	102.53	0.00	0.00	0.00	64.07	66.93
Loans/Assets	50.74	0.00	0.00	0.00	52.71	54.47
Securities/Assets	0.00	0.00	0.00	0.00	17.27	14.33
<b>PROFITABILITY:</b>						
Return on Avg Assets	(15.89)	0.00	0.00	0.00	0.67	(0.66)
Return on Avg Equity	(28.92)	0.00	0.00	0.00	9.14	5.42
Nonint Income/Avg Assets	0.10	0.00	0.00	0.00	0.86	1.06
Net Overhead Ratio	15.90	0.00	0.00	0.00	1.91	2.94
Efficiency Ratio	866.25	0.00	0.00	0.00	225.75	131.52
Assets (per million) per Employee	4.03	0.00	0.00	0.00	9.27	9.09
<b>ASSET QUALITY:</b>						
Reserves/Loans	1.03	0.00	0.00	0.00	1.36	1.11
Nonperforming Loans/Total Loans	0.00	0.00	0.00	0.00	0.69	0.13
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.00	0.47	0.09
Adjusted Texas Ratio	0.00	0.00	0.00	0.00	3.38	1.00
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	1.99	0.00	0.00	0.00	3.18	3.00
Cost of funds	0.81	0.00	0.00	0.00	0.42	0.32
Net interest margin	1.92	0.00	0.00	0.00	2.61	3.16
Avg Earning Assets/Avg Assets	90.76	0.00	0.00	0.00	90.17	92.58

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

<b>As of:</b>	<b>06/30/22</b>	<b>12/31/21</b>	<b>06/30/21</b>	<b>12/31/20</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	72,487	-	-	-	72,487	NA
Cash and Equivalents	33,499	-	-	-	33,499	NA
Securities	-	-	-	-	-	NA
Loans, net	36,779	-	-	-	36,779	NA
Deposit Accounts	35,870	-	-	-	35,870	NA
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	35,605	-	-	-	35,605	NA

<b>Period Ending</b>	<b>06/30/22</b>	<b>12/31/21</b>	<b>06/30/21</b>	<b>12/31/20</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	(3,468)	-	-	-	(3,468)	NA
Interest Income	394	-	-	-	394	NA
Interest Expense	13	-	-	-	13	NA
Net Interest Income	381	-	-	-	381	NA
Prov for Loan Loss	380	-	-	-	380	NA
Noninterest income	22	-	-	-	22	NA
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	3,491	-	-	-	3,491	NA
Net Operating Income	(3,468)	-	-	-	(3,468)	NA
Income Taxes	-	-	-	-	-	NA

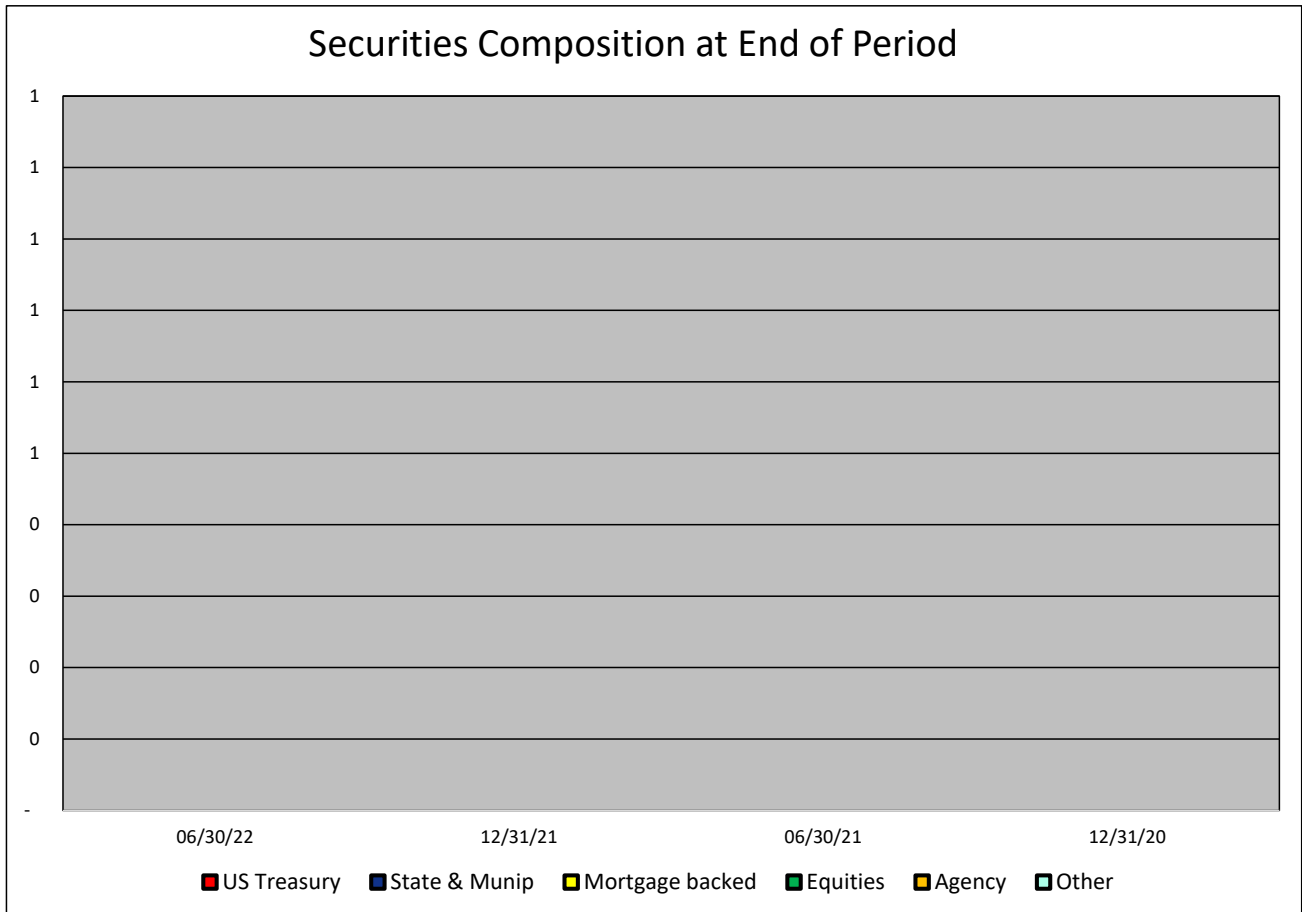


**SECURITIES COMPOSITION - Locality Bank**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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**SECURITIES CATEGORY:**

US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	-	-	-	-	-	NA
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
<b>Total Securities</b>	-	-	-	-	-	NA

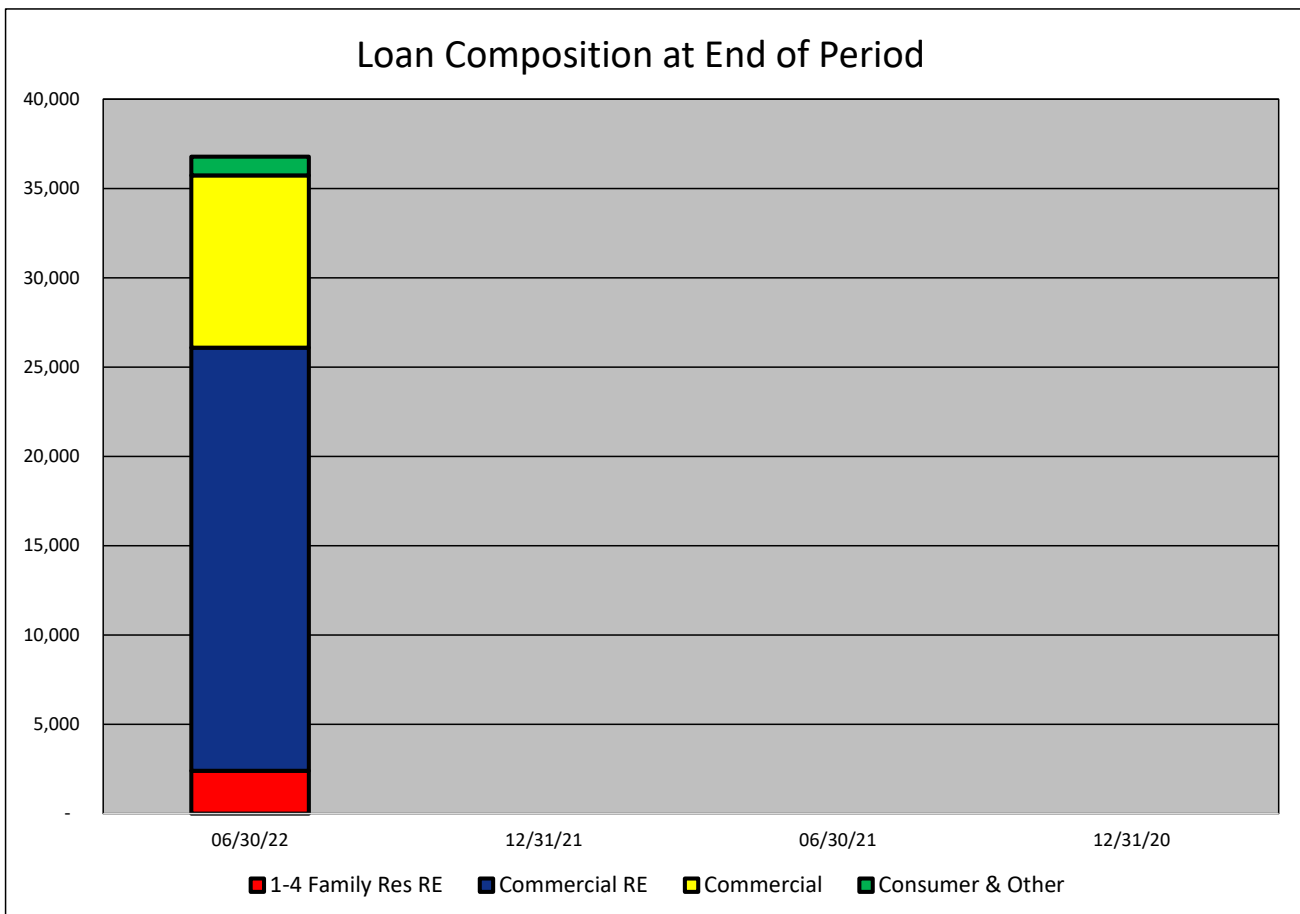


**LOAN PORTFOLIO COMPOSITION - Locality Bank**  
(Dollars in Thousands)

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 CATEGORY:**

1-4 Family Res RE	2,399	-	-	-	2,399	NA
Commercial RE	23,694	-	-	-	23,694	NA
Commercial	9,640	-	-	-	9,640	NA
Consumer & Other	1,046	-	-	-	1,046	NA
<b>Loans, Net</b>	<b>36,779</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>36,779</b>	<b>NA</b>



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

<b>As of:</b>	<b>06/30/22</b>	<b>12/31/21</b>	<b>06/30/21</b>	<b>12/31/20</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
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**LOAN LOSS RESERVE ACTIVITY:**

Beginning Balance	-	-	-	-	-	NA
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	-	-	-	-	NA
Provision Expense	380	-	-	-	380	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>380</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>380</u>	<u>NA</u>

**NON-PERFORMING ASSETS:**

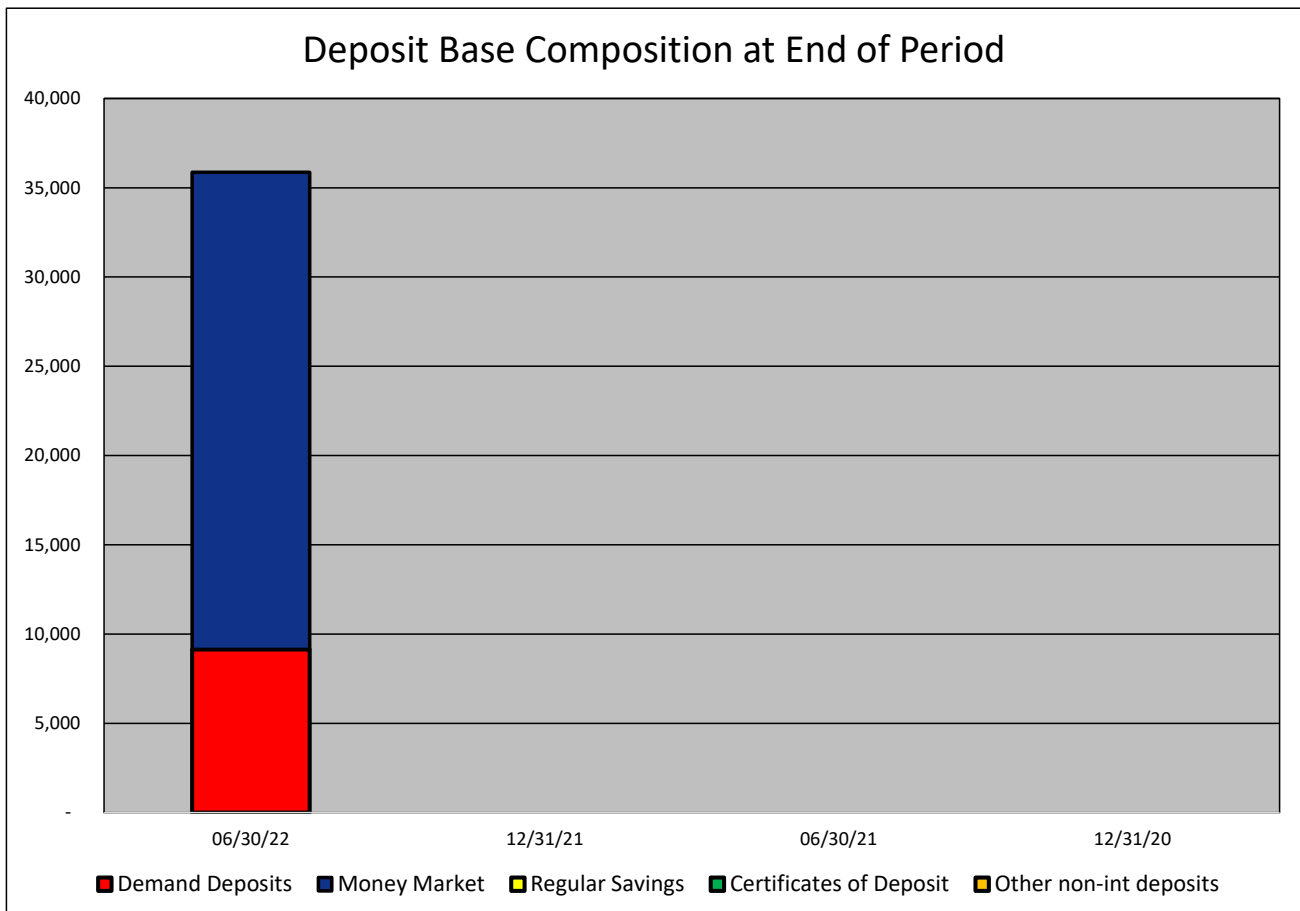
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>NA</u>

**DEPOSIT BASE COMPOSITION - Locality 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	9,144	-	-	-	9,144	NA
Money Market	26,726	-	-	-	26,726	NA
Regular Savings	-	-	-	-	-	NA
Certificates of Deposit	-	-	-	-	-	NA
Other non-int deposits	-	-	-	-	-	NA
<b>Total Deposits</b>	<b>35,870</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>35,870</b>	<b>NA</b>



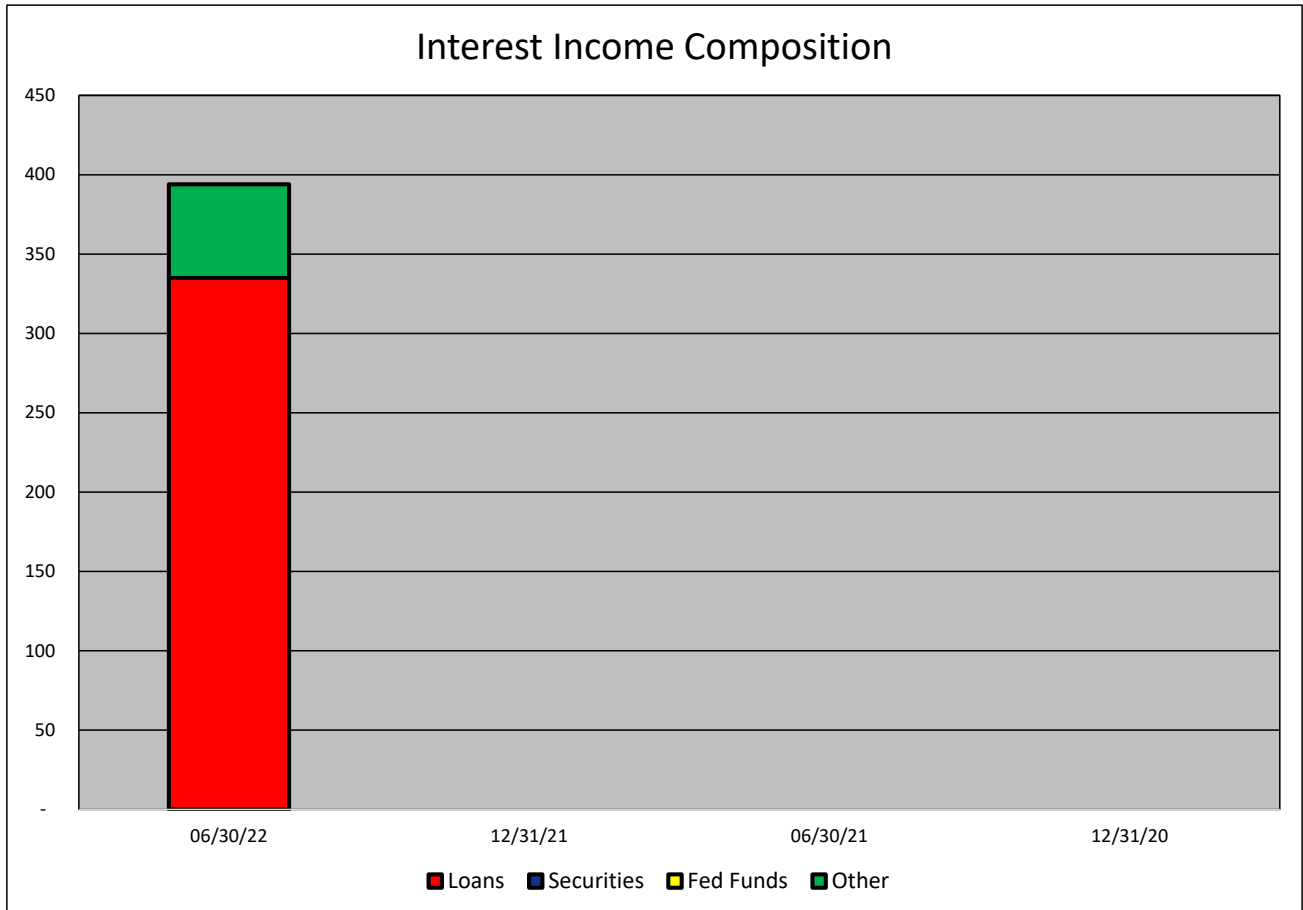


**INTEREST INCOME COMPOSITION- Locality Bank**  
(Dollars in Thousands)

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	335	-	-	-	335	NA
Securities	-	-	-	-	-	NA
Fed Funds	-	-	-	-	-	NA
Other	59	-	-	-	59	NA
<b>Total Int Income</b>	394	-	-	-	394	NA

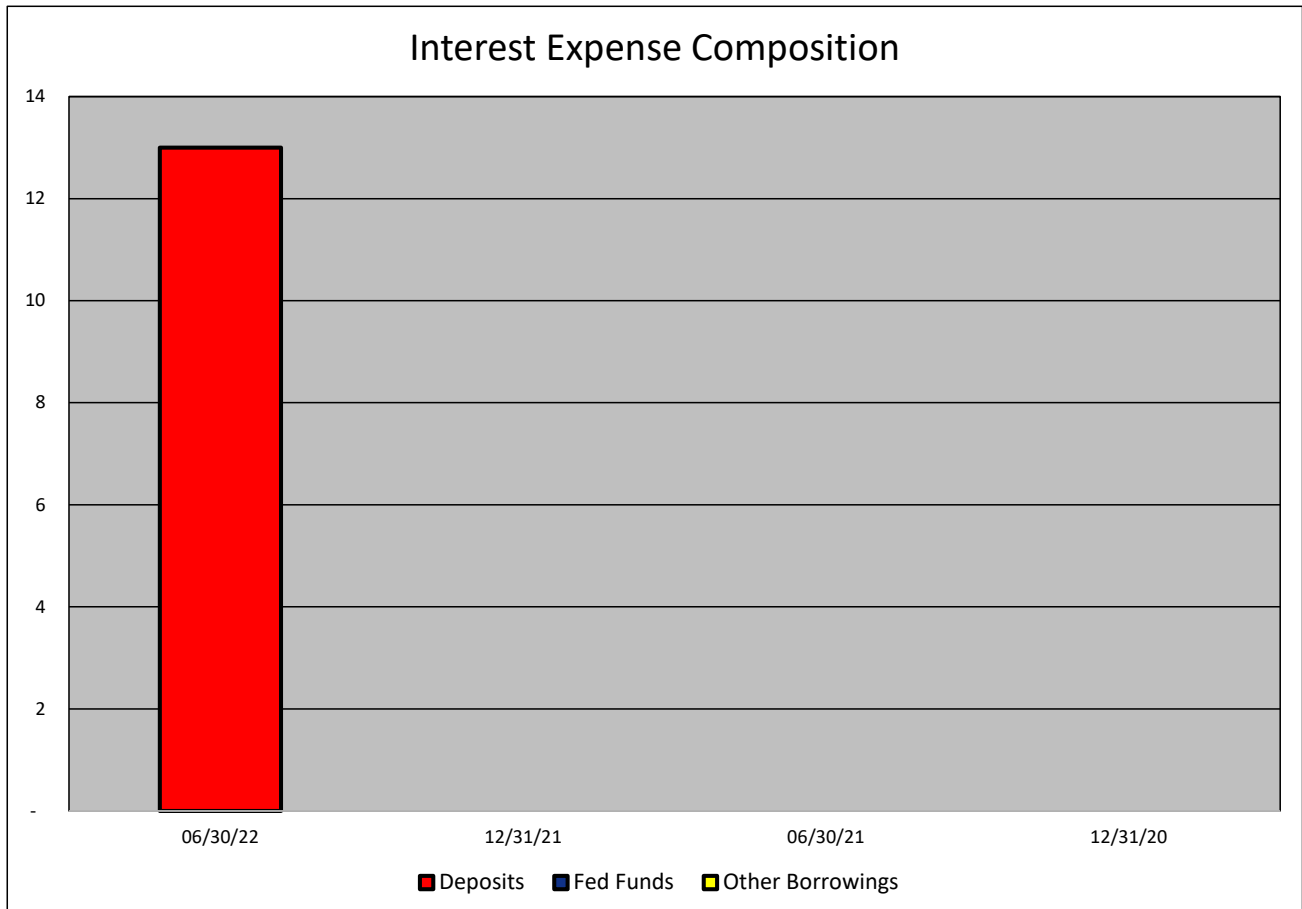


**INTEREST EXPENSE COMPOSITION- Locality Bank**  
(Dollars in Thousands)

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	13	-	-	-	13	NA
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
<b>Total Int Expense</b>	<b>13</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>13</b>	<b>NA</b>

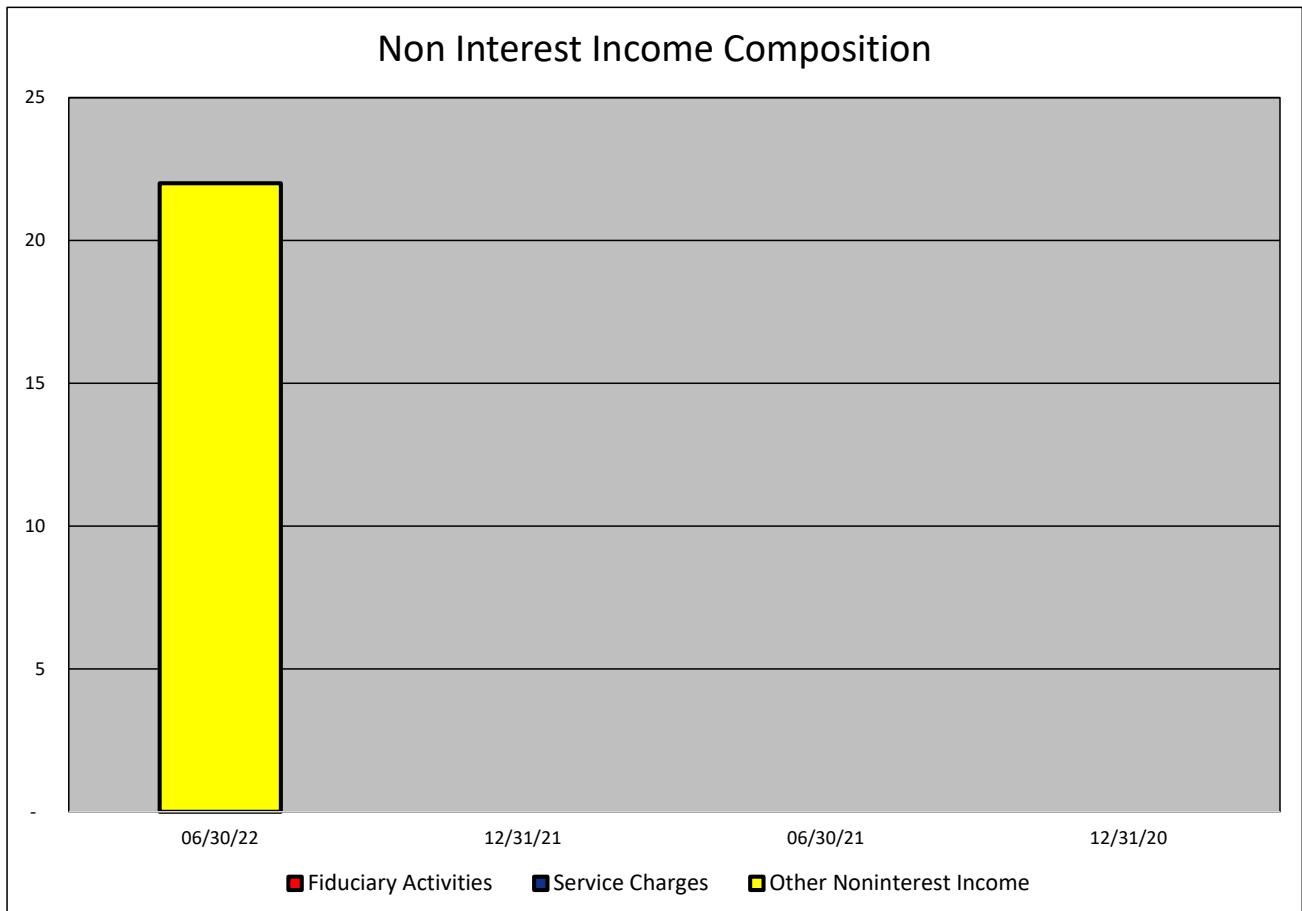


**NONINTEREST INCOME COMPOSITION- Locality Bank**  
(Dollars in Thousands)

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	-	-	-	-	-	NA
Other Noninterest Income	22	-	-	-	22	NA
<b>Total Nonint. Income</b>	<b>22</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>22</b>	<b>NA</b>

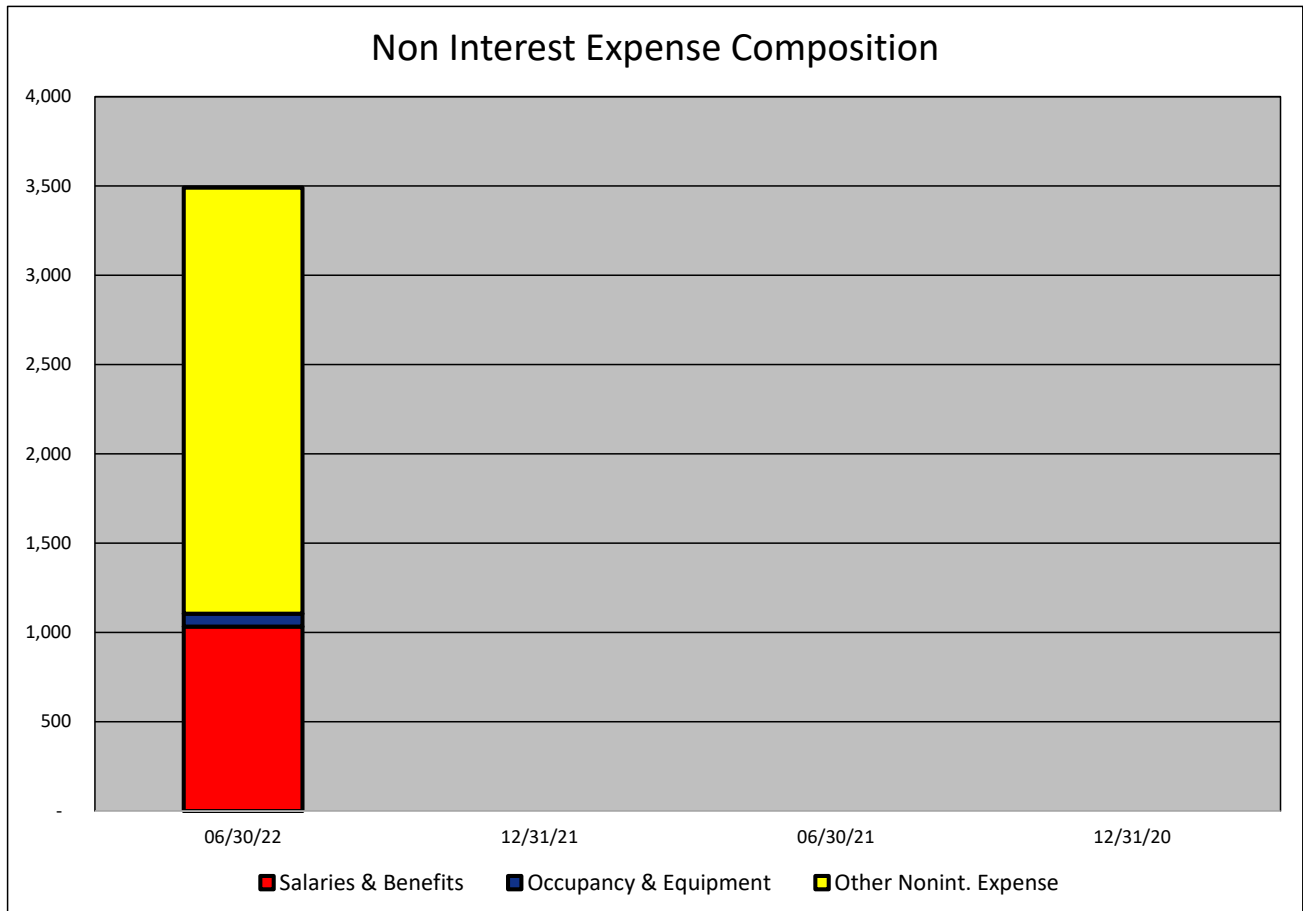


**NONINTEREST EXPENSE COMPOSITION- Locality Bank**  
(Dollars in Thousands)

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	1,033	-	-	-	1033	NA
Occupancy & Equipment	72	-	-	-	72	NA
Other Nonint. Expense	2,386	-	-	-	2386	NA
<b>Total Nonint. Expense</b>	<b>3,491</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3491</b>	<b>NA</b>



**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

<b>Select Peer Average</b>	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)

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

<b>Select Peer Average</b>	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	<b>1.94</b>	21.89
Paradise Bank	415,962	<b>1.62</b>	21.12
Optimumbank	389,509	<b>1.07</b>	9.72
Seacoast National Bank	10,813,570	<b>1.00</b>	8.35
American National Bank	535,566	<b>0.97</b>	10.64
Marine Bank & Trust Company	582,774	<b>0.88</b>	14.29
Community Bank Of The South	256,577	<b>0.73</b>	10.38
Desjardins Bank, National Association	352,657	<b>0.55</b>	5.80
Anchor Bank	237,326	<b>0.43</b>	4.65
Natbank, National Association	221,188	<b>0.38</b>	2.56
Bank Of Belle Glade	146,441	<b>0.31</b>	5.01
Cypress Bank & Trust	96,612	<b>(2.58)</b>	(15.00)
Locality Bank	43,639	<b>(15.89)</b>	(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	<b>40.18</b>	10.93
Optimumbank	0.73	1.44	<b>50.19</b>	11.06
American National Bank	0.19	1.25	<b>52.72</b>	18.25
Seacoast National Bank	0.64	1.51	<b>59.93</b>	9.87
Community Bank Of The South	0.14	1.33	<b>61.47</b>	12.97
Paradise Bank	0.81	2.08	<b>64.11</b>	8.86
Marine Bank & Trust Company	0.42	1.86	<b>64.59</b>	7.48
Bank Of Belle Glade	0.25	1.23	<b>78.78</b>	11.02
Desjardins Bank, National Association	0.82	1.90	<b>79.39</b>	8.87
Natbank, National Association	0.59	2.15	<b>80.27</b>	6.88
Anchor Bank	0.59	2.57	<b>82.74</b>	5.87
Cypress Bank & Trust	8.25	3.97	<b>129.10</b>	2.04
Locality Bank	0.10	15.90	<b>866.25</b>	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	<b>0.00</b>	0.00
Community Bank Of The South	1.25	0.00	<b>0.00</b>	0.00
Desjardins Bank, National Association	1.07	0.00	<b>0.00</b>	0.00
Locality Bank	1.03	0.00	<b>0.00</b>	0.00
Bank Of Belle Glade	1.16	0.00	<b>0.00</b>	0.00
Cypress Bank & Trust	1.50	0.00	<b>0.00</b>	0.00
Optimumbank	1.20	0.00	<b>0.00</b>	0.00
Paradise Bank	1.23	0.00	<b>0.00</b>	0.00
Flagler Bank	1.22	0.02	<b>0.02</b>	0.16
Natbank, National Association	0.67	0.22	<b>0.16</b>	1.05
Marine Bank & Trust Company	1.30	0.41	<b>0.26</b>	4.56
Seacoast National Bank	1.38	0.40	<b>0.27</b>	2.68
Anchor Bank	0.55	0.59	<b>0.46</b>	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	<b>12.61</b>	22.33	0.00	0.00	13.42
Optimumbank	<b>3.80</b>	10.52	2.31	0.14	5.86
Bank Of Belle Glade	<b>3.66</b>	45.91	0.00	8.35	18.89
Seacoast National Bank	<b>3.36</b>	5.02	0.00	7.35	16.66
Anchor Bank	<b>2.99</b>	5.81	0.00	4.25	2.36
Flagler Bank	<b>2.62</b>	2.93	1.14	0.00	21.80
Cypress Bank & Trust	<b>1.09</b>	60.13	0.00	0.00	2.94
Locality Bank	<b>1.06</b>	45.15	0.00	0.00	0.00
Natbank, National Association	<b>0.81</b>	25.13	0.15	0.00	1.28
Community Bank Of The South	<b>0.78</b>	38.60	0.00	0.00	31.61
Marine Bank & Trust Company	<b>0.75</b>	3.30	0.00	0.34	29.25
Paradise Bank	<b>0.54</b>	25.33	0.00	0.00	14.07
Desjardins Bank, National Association	<b>0.31</b>	34.17	0.00	7.18	0.00

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

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

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

<b>Select Peer Average</b>	3.00	0.32	3.16	92.58
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