

# Marine Bank & Trust Company

Vero Beach, FL

Established

7/1/1997

## 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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#### 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, 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)

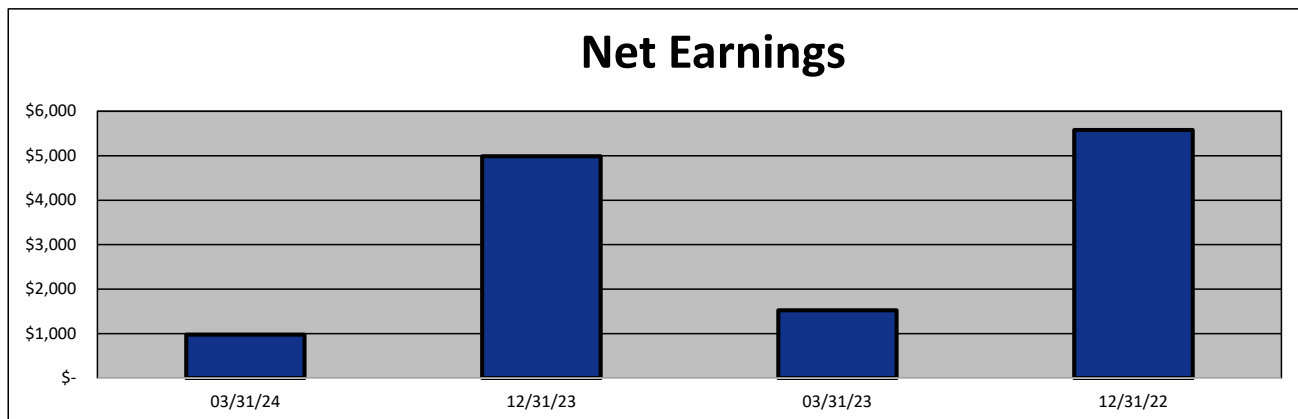
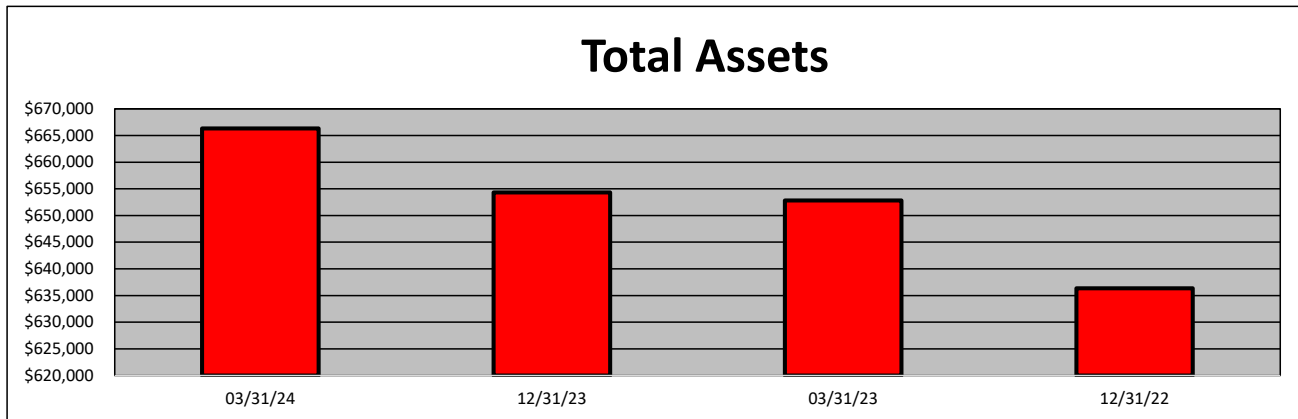
**EXECUTIVE SUMMARY - Marine Bank & Trust Company**  
(Percentage)

Period Ending	03/31/24	12/31/23	03/31/23	12/31/22	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	5.92	6.26	5.26	4.78	9.56	11.87
Leverage Ratio	8.42	8.57	8.01	7.73	10.76	13.16
Tier 1 Cap/Risk Based Assets	13.67	13.31	12.36	11.77	12.94	11.25
Risk Based Ratio	14.92	14.56	13.61	13.03	13.79	11.82
Common Equity Tier 1 Capital Ratio	13.67	13.31	12.36	11.77	12.90	11.25
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	74.64	77.69	72.77	73.36	73.91	79.80
Loans/Assets	66.67	69.31	66.95	66.66	62.12	65.13
Securities/Assets	23.64	24.68	26.02	26.74	20.01	13.01
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.57	0.75	0.91	0.92	0.74	0.64
Return on Avg Equity	9.72	14.34	18.87	17.20	10.88	8.16
Nonint Income/Avg Assets	0.28	0.29	0.28	0.37	0.79	0.83
Net Overhead Ratio	1.66	1.71	1.74	1.87	2.13	2.53
Efficiency Ratio	68.35	63.86	59.87	61.04	73.35	76.56
Assets (per million) per Employee	9.52	9.09	8.59	8.26	10.38	8.71
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.50	1.44	1.39	1.39	1.31	1.03
Nonperforming Loans/Total Loans	0.03	0.33	0.34	0.34	0.50	0.14
Nonperforming Assets/Total Assets	0.02	0.23	0.23	0.23	0.32	0.11
Adjusted Texas Ratio	0.26	3.15	3.64	4.01	3.59	0.95
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	4.69	4.33	4.10	3.59	5.37	5.64
Cost of funds	3.00	2.28	1.53	0.35	3.00	3.40
Net interest margin	2.59	2.88	3.15	3.38	2.82	3.28
Avg Earning Assets/Avg Assets	96.68	96.66	96.40	95.42	95.76	95.89

**SELECTED FINANCIAL DATA - Marine Bank & Trust Company**  
(Dollars in Thousands)

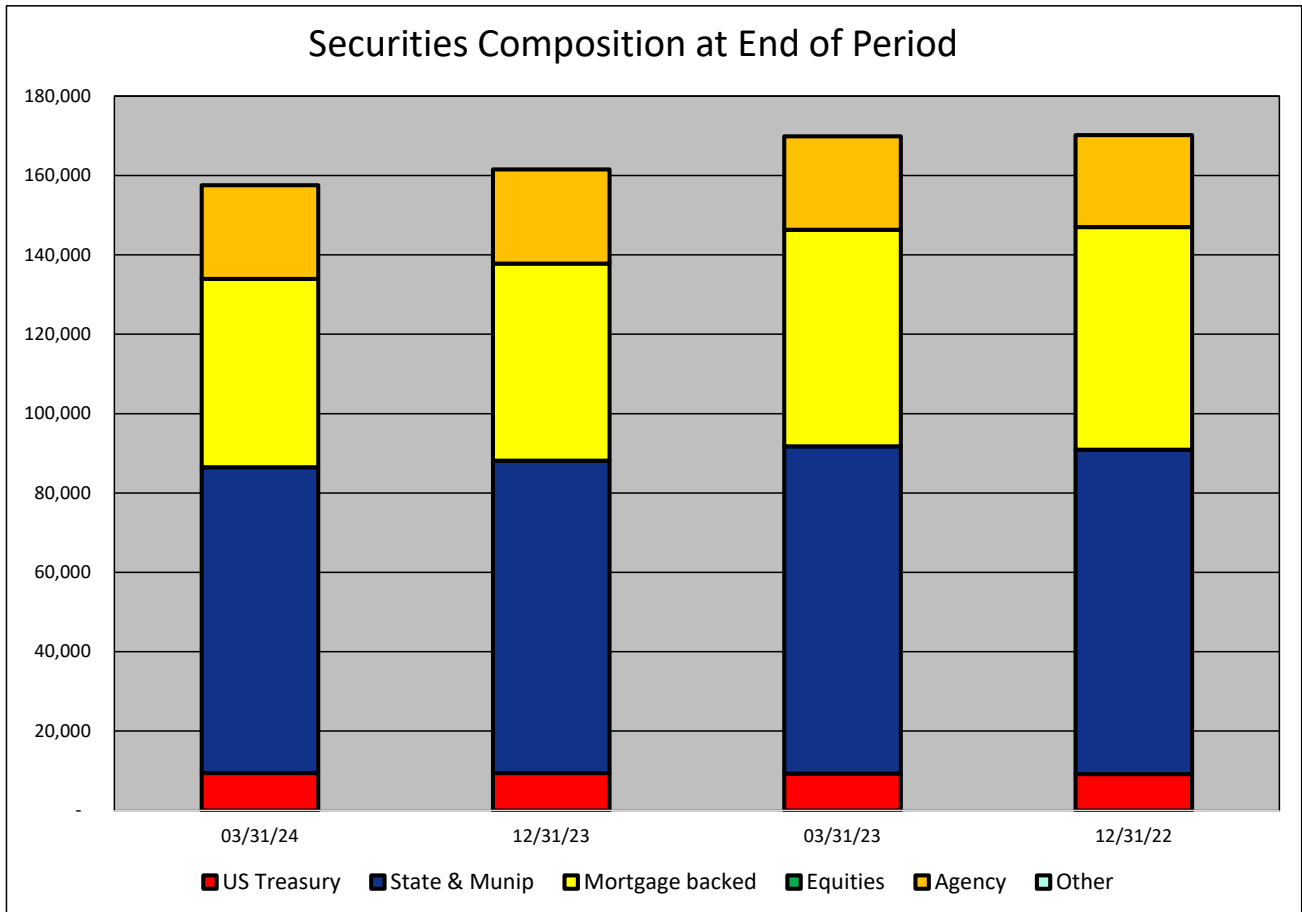
<b>As of:</b>	<b>03/31/24</b>	<b>12/31/23</b>	<b>03/31/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	666,307	654,321	652,826	636,370	13,481	2.07
Cash and Equivalents	43,851	18,030	23,917	19,157	19,934	83.35
Securities	157,518	161,517	169,877	170,173	(12,359)	(7.28)
Loans, net	444,241	453,520	437,074	424,175	7,167	1.64
Deposit Accounts	595,179	583,754	600,596	578,220	(5,417)	(0.90)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	39,467	40,928	34,336	30,389	5,131	14.94

<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	977	4,987	1,527	5,579	(550)	(36.02)
Interest Income	7,767	28,011	6,600	20,887	1,167	17.68
Interest Expense	3,474	9,417	1,531	1,231	1,943	126.91
Net Interest Income	4,293	18,594	5,069	19,656	(776)	(15.31)
Prov for Credit Losses	150	650	200	1,350	(50)	(25.00)
Noninterest income	479	1,943	469	2,231	10	2.13
Gain on Sale of Securities	-	4	-	-	-	NA
Noninterest Expense	3,326	13,372	3,382	13,597	(56)	(1.66)
Net Operating Income	1,296	6,515	1,956	6,940	(660)	(33.74)
Income Taxes	319	1,532	429	1,361	(110)	(25.64)



**SECURITIES COMPOSITION - Marine Bank & Trust Company**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>SECURITIES CATEGORY:</b>						
US Treasury	9,416	9,418	9,305	9,197	111	1.19
State & Munip	77,074	78,723	82,435	81,678	(5,361)	(6.50)
Mortgage backed	47,424	49,642	54,595	56,094	(7,171)	(13.13)
Equities	-	-	-	-	-	NA
Agency	23,604	23,734	23,542	23,204	62	0.26
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>157,518</b>	<b>161,517</b>	<b>169,877</b>	<b>170,173</b>	<b>(12,359)</b>	<b>(7.28)</b>

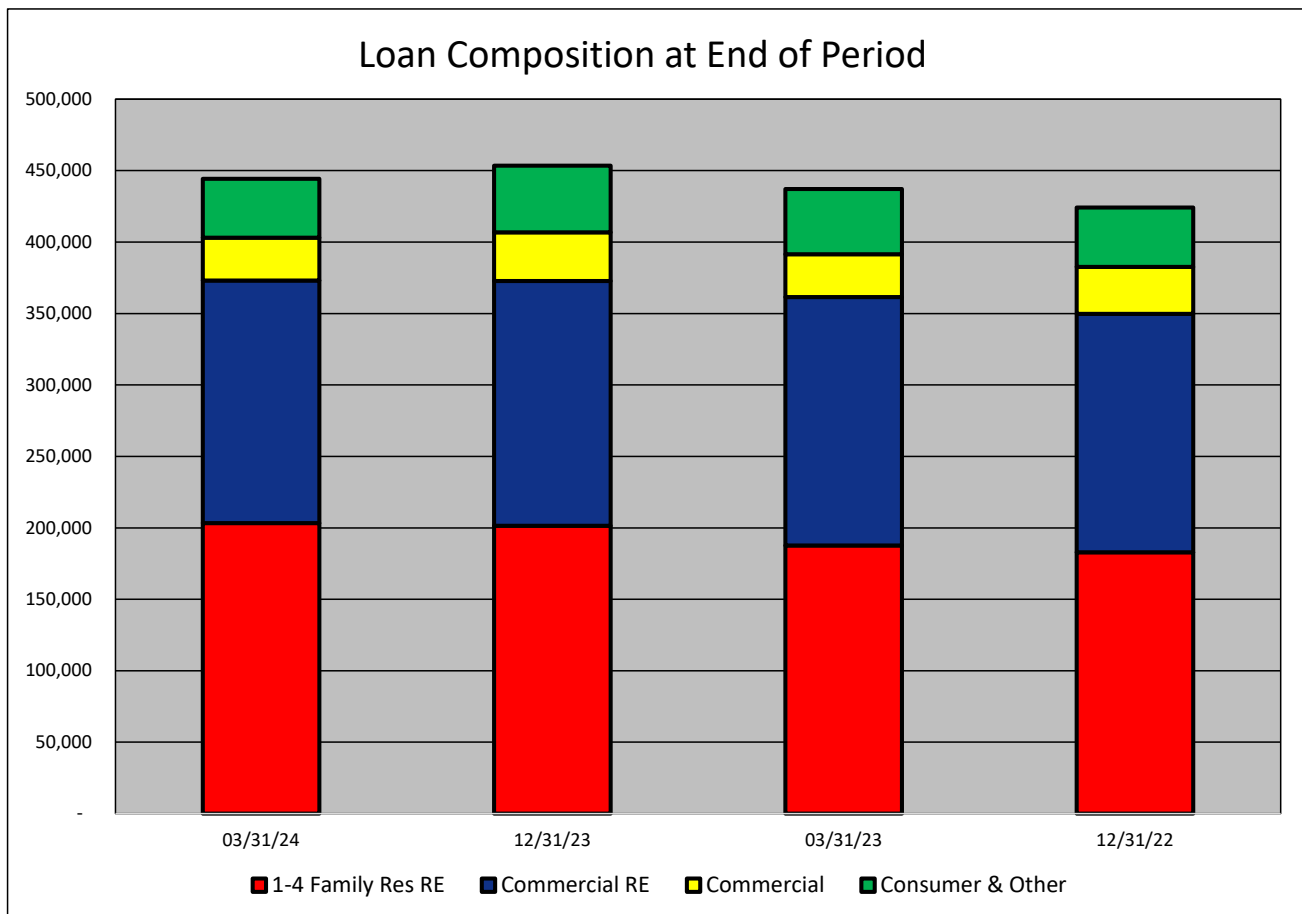


**LOAN PORTFOLIO COMPOSITION - Marine Bank & Trust Company**  
(Dollars in Thousands)

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

1-4 Family Res RE	203,307	201,463	187,679	182,898	15,628	8.33
Commercial RE	169,751	171,330	173,786	166,954	(4,035)	(2.32)
Commercial	30,072	34,026	30,075	32,775	(3)	(0.01)
Consumer & Other	41,111	46,701	45,534	41,548	(4,423)	(9.71)
<b>Loans, Net</b>	<b>444,241</b>	<b>453,520</b>	<b>437,074</b>	<b>424,175</b>	<b>7,167</b>	<b>1.64</b>



**LOAN PORTFOLIO QUALITY - Marine Bank & Trust Company**  
(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	6,533	5,883	5,883	4,533	650	11.05
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	-	-	-	-	NA
Provision Expense	150	650	200	1,350	(50)	(25.00)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	6,683	6,533	6,083	5,883	600	9.86

**NON-PERFORMING ASSETS:**

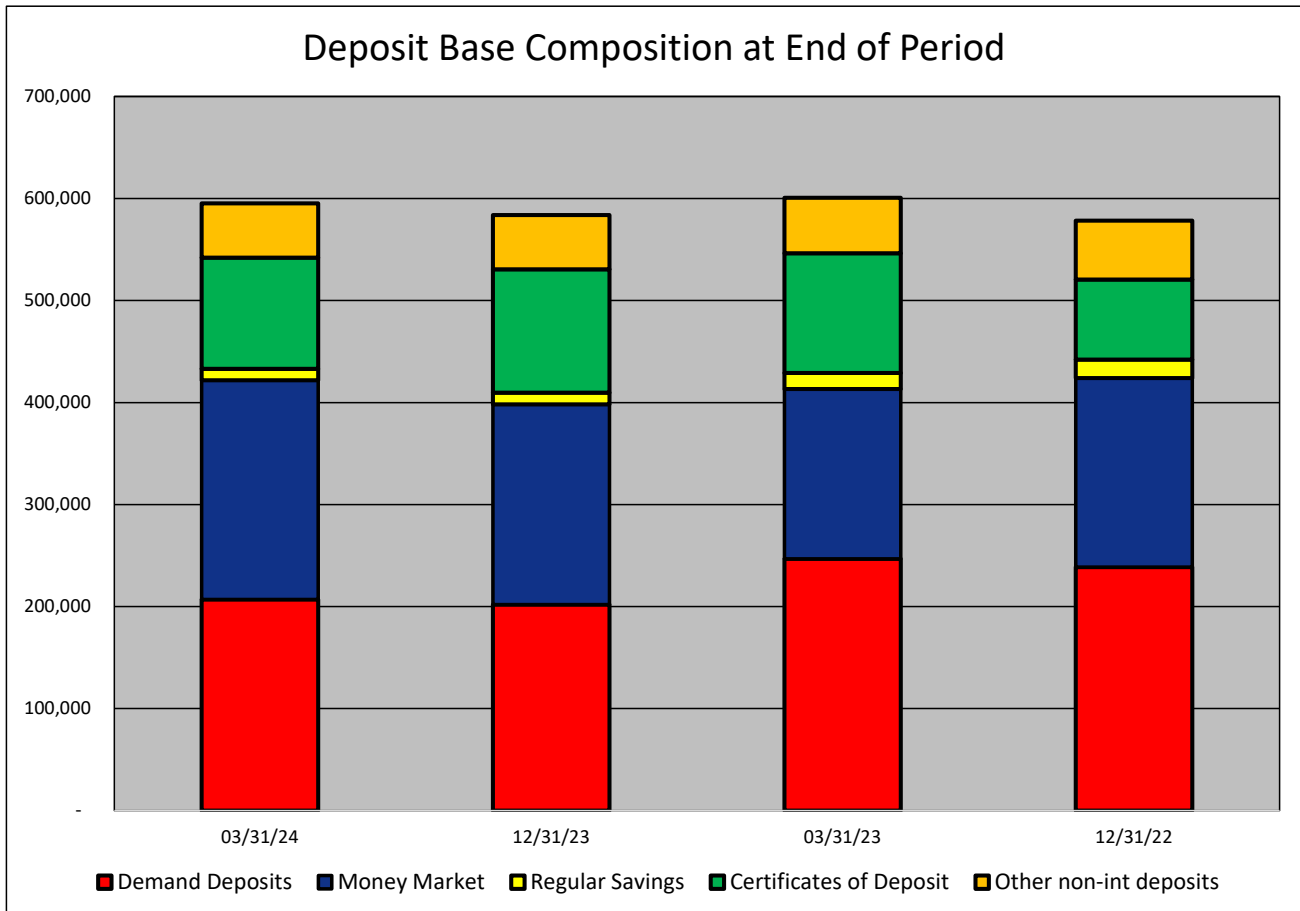
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	120	1,497	1,472	1,453	(1,352)	(91.85)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	120	1,497	1,472	1,453	(1,352)	(91.85)

**DEPOSIT BASE COMPOSITION - Marine Bank & Trust Company**  
(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:**

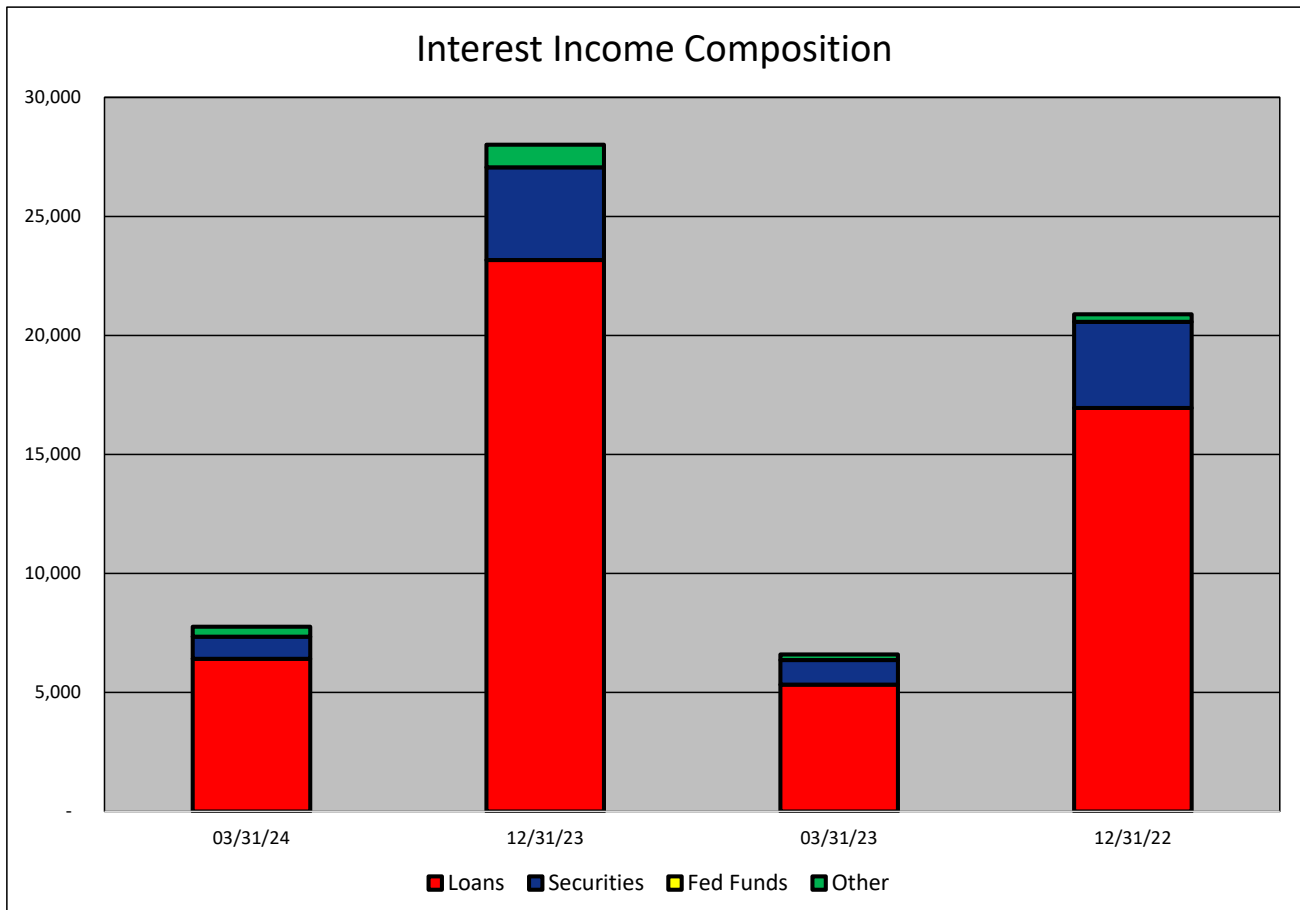
Demand Deposits	206,915	201,836	246,781	238,633	(39,866)	(16.15)
Money Market	214,894	196,342	166,344	185,335	48,550	29.19
Regular Savings	11,168	11,521	15,796	18,184	(4,628)	(29.30)
Certificates of Deposit	109,033	120,796	117,305	78,493	(8,272)	(7.05)
Other non-int deposits	53,169	53,259	54,370	57,575	(1,201)	(2.21)
<b>Total Deposits</b>	<b>595,179</b>	<b>583,754</b>	<b>600,596</b>	<b>578,220</b>	<b>(5,417)</b>	<b>(0.90)</b>





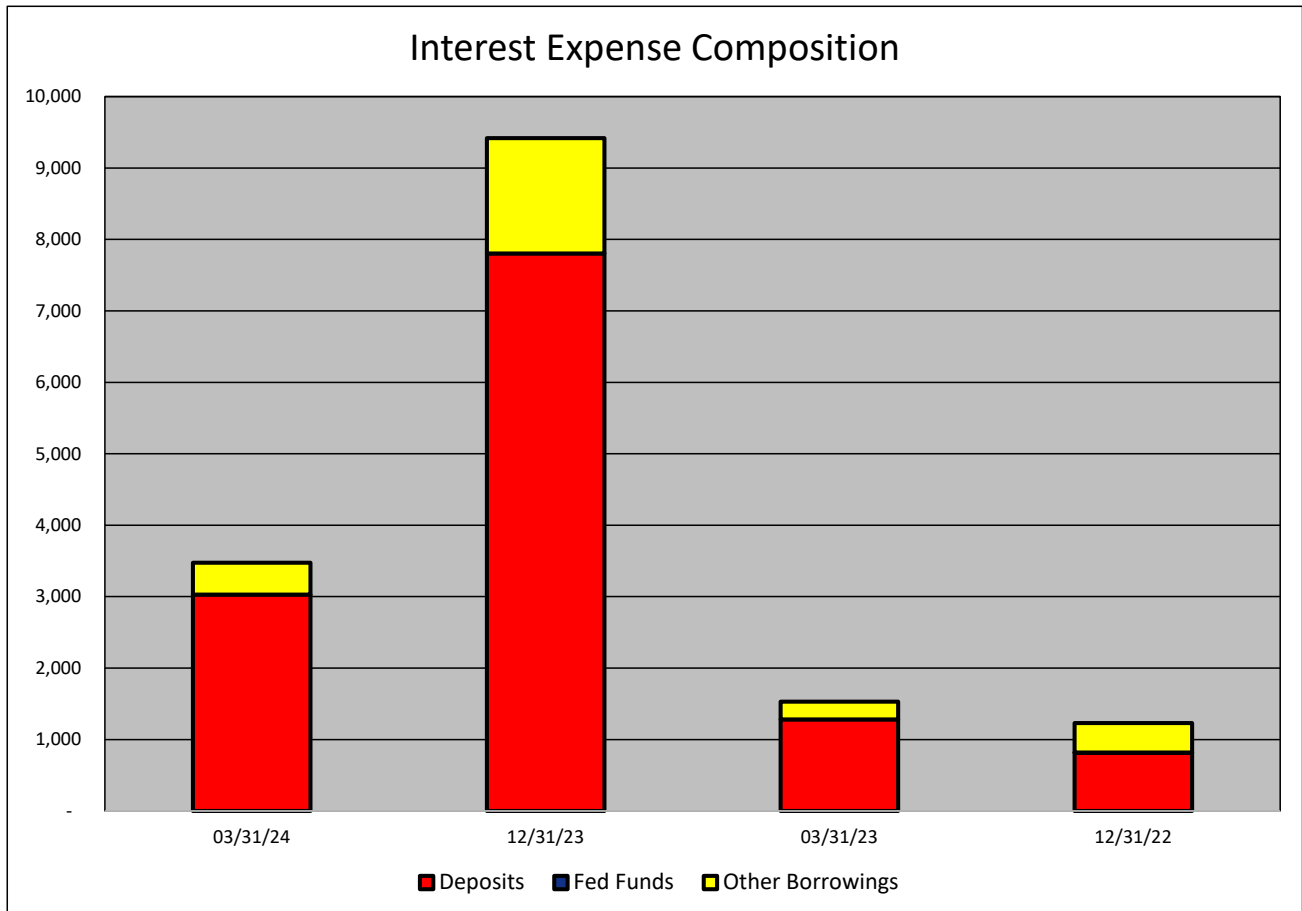
**INTEREST INCOME COMPOSITION- Marine Bank & Trust Company**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	6,416	23,172	5,330	16,951	1,086	20.38
Securities	928	3,893	1,028	3,622	(100)	(9.73)
Fed Funds	-	-	-	-	-	NA
Other	423	946	242	314	181	74.79
<b>Total Int Income</b>	<b>7,767</b>	<b>28,011</b>	<b>6,600</b>	<b>20,887</b>	<b>1,167</b>	<b>17.68</b>



**INTEREST EXPENSE COMPOSITION- Marine Bank & Trust Company**  
(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	3,029	7,805	1,281	816	1,748	136.46
Fed Funds	-	-	-	1	-	NA
Other Borrowings	445	1,612	250	414	195	78.00
<b>Total Int Expense</b>	<b>3,474</b>	<b>9,417</b>	<b>1,531</b>	<b>1,231</b>	<b>1,943</b>	<b>126.91</b>

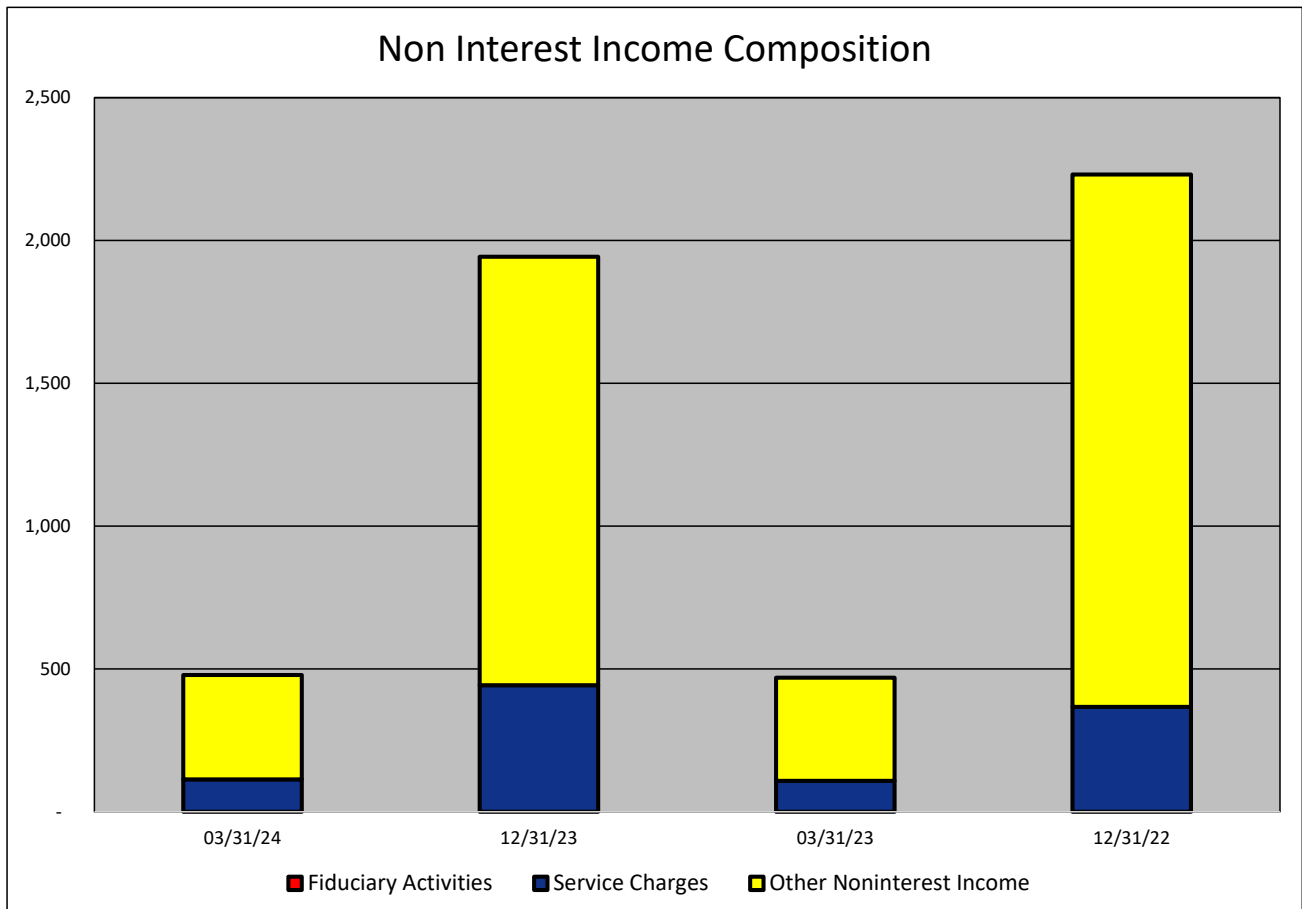


**NONINTEREST INCOME COMPOSITION- Marine Bank & Trust Company**  
(Dollars in Thousands)

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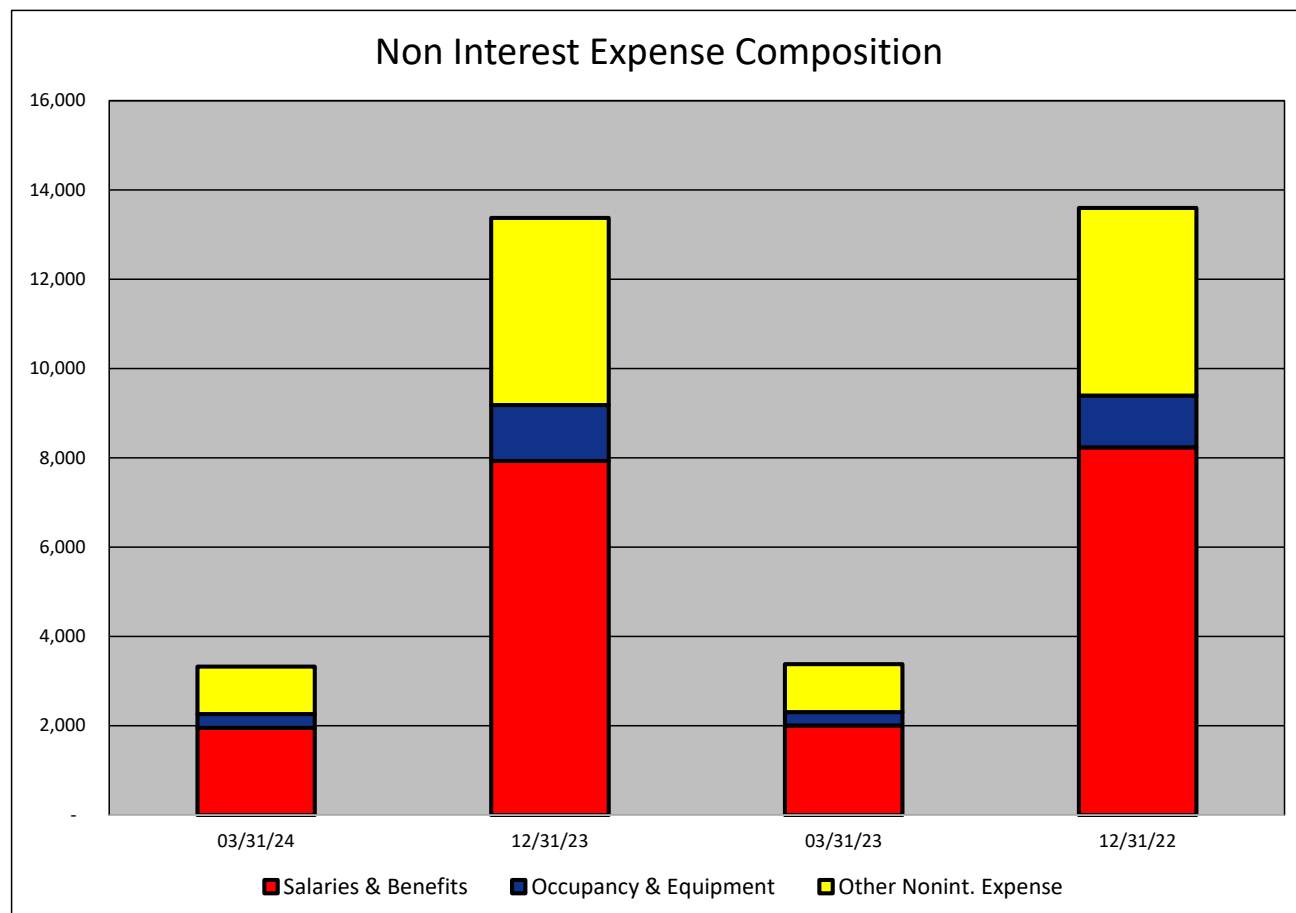
**NONINTEREST INCOME CATEGORY**

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	113	443	108	367	5	4.63
Other Noninterest Income	366	1,500	361	1,864	5	1.39
<b>Total Nonint. Income</b>	<b>479</b>	<b>1,943</b>	<b>469</b>	<b>2,231</b>	<b>10</b>	<b>2.13</b>



**NONINTEREST EXPENSE COMPOSITION- Marine Bank & Trust Company**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST EXPENSE CATEGORY</b>						
Salaries & Benefits	1,949	7,927	2,004	8,234	(55)	(2.74)
Occupancy & Equipment	316	1,254	304	1,164	12	3.95
Other Nonint. Expense	1,061	4,191	1,074	4,199	(13)	(1.21)
<b>Total Nonint. Expense</b>	<b>3,326</b>	<b>13,372</b>	<b>3,382</b>	<b>13,597</b>	<b>(56)</b>	<b>(1.66)</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
Evermore Bank	<b>88.19</b>	68.24	2.32
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
<b>Marine Bank &amp; Trust Company</b>	<b>685,162</b>	<b>0.57</b>	<b>9.72</b>
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>	<b>1,460,370</b>	<b>0.64</b>	<b>8.16</b>
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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

<b>Select Peer Average</b>	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
Evermore Bank	<b>0.72</b>	26.93	0.00	0.00	2.32
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>	0.98	14.24	2.87	3.20	9.79
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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
Evermore Bank	<b>67.17</b>	1.80	0.00	0.00
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
<b>Marine Bank &amp; Trust Company</b>	<b>26.43</b>	<b>68.78</b>	<b>95.20</b>	<b>0.00</b>	<b>4.80</b>
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
Evermore Bank	<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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