

# 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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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)

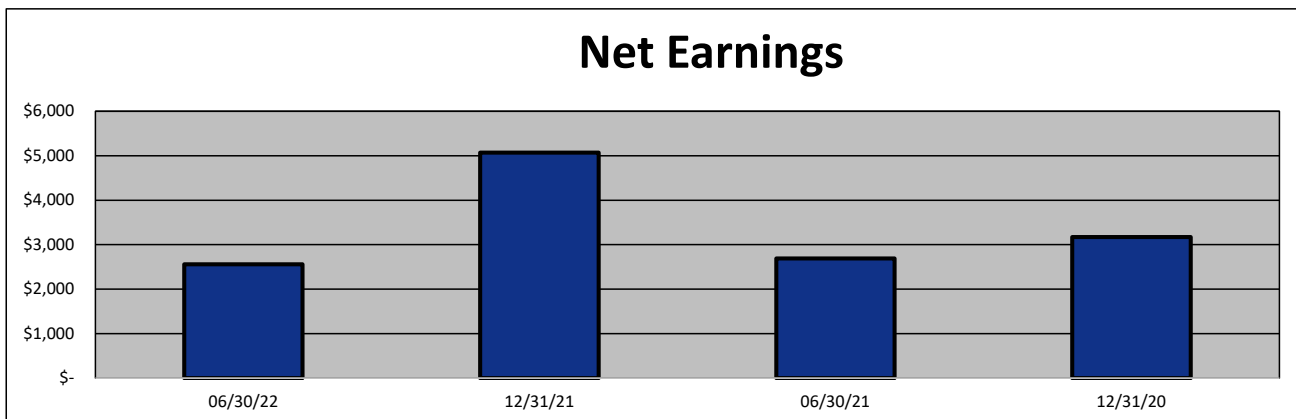
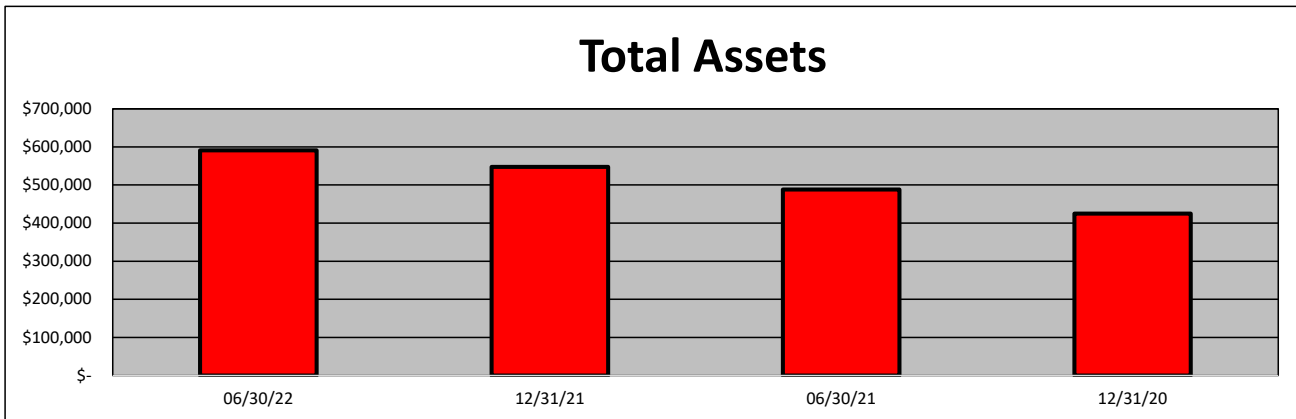
**EXECUTIVE SUMMARY - Marine Bank & Trust Company  
(Percentage)**

<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>State Avg.</b>	<b>Peer Avg.</b>
<b>CAPITAL RATIOS</b>						
Equity/Assets	4.81	7.76	6.86	7.25	10.08	12.19
Leverage Ratio	7.49	8.08	6.94	7.34	10.09	14.70
Tier 1 Cap/Risk Based Assets	11.71	13.23	12.50	12.35	16.44	18.53
Risk Based Ratio	12.96	14.49	13.75	13.60	17.29	19.22
Common Equity Tier 1 Capital Ratio	11.71	13.23	12.50	12.35	16.42	18.53
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	66.03	65.65	72.92	84.03	64.07	66.93
Loans/Assets	62.74	60.36	67.73	77.61	52.71	54.47
Securities/Assets	29.59	18.97	10.10	3.28	17.27	14.33
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.88	1.04	1.17	0.87	0.67	(0.66)
Return on Avg Equity	14.29	14.59	16.75	11.44	9.14	5.42
Nonint Income/Avg Assets	0.42	0.57	0.58	0.54	0.86	1.06
Net Overhead Ratio	1.86	1.93	1.76	2.03	1.91	2.94
Efficiency Ratio	64.59	62.32	58.62	64.34	225.75	131.52
Assets (per million) per Employee	7.48	7.02	6.18	6.16	9.27	9.09
<b>ASSET QUALITY:</b>						
Reserves/Loans	1.30	1.37	1.20	1.10	1.36	1.11
Nonperforming Loans/Total Loans	0.41	0.46	0.02	0.04	0.69	0.13
Nonperforming Assets/Total Assets	0.26	0.28	0.01	0.03	0.47	0.09
Adjusted Texas Ratio	4.56	3.26	0.05	0.09	3.38	1.00
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	3.28	3.75	3.76	4.02	3.18	3.00
Cost of funds	0.08	0.14	0.17	0.58	0.42	0.32
Net interest margin	3.23	3.66	3.64	3.64	2.61	3.16
Avg Earning Assets/Avg Assets	94.29	93.16	93.47	94.99	90.17	92.58

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

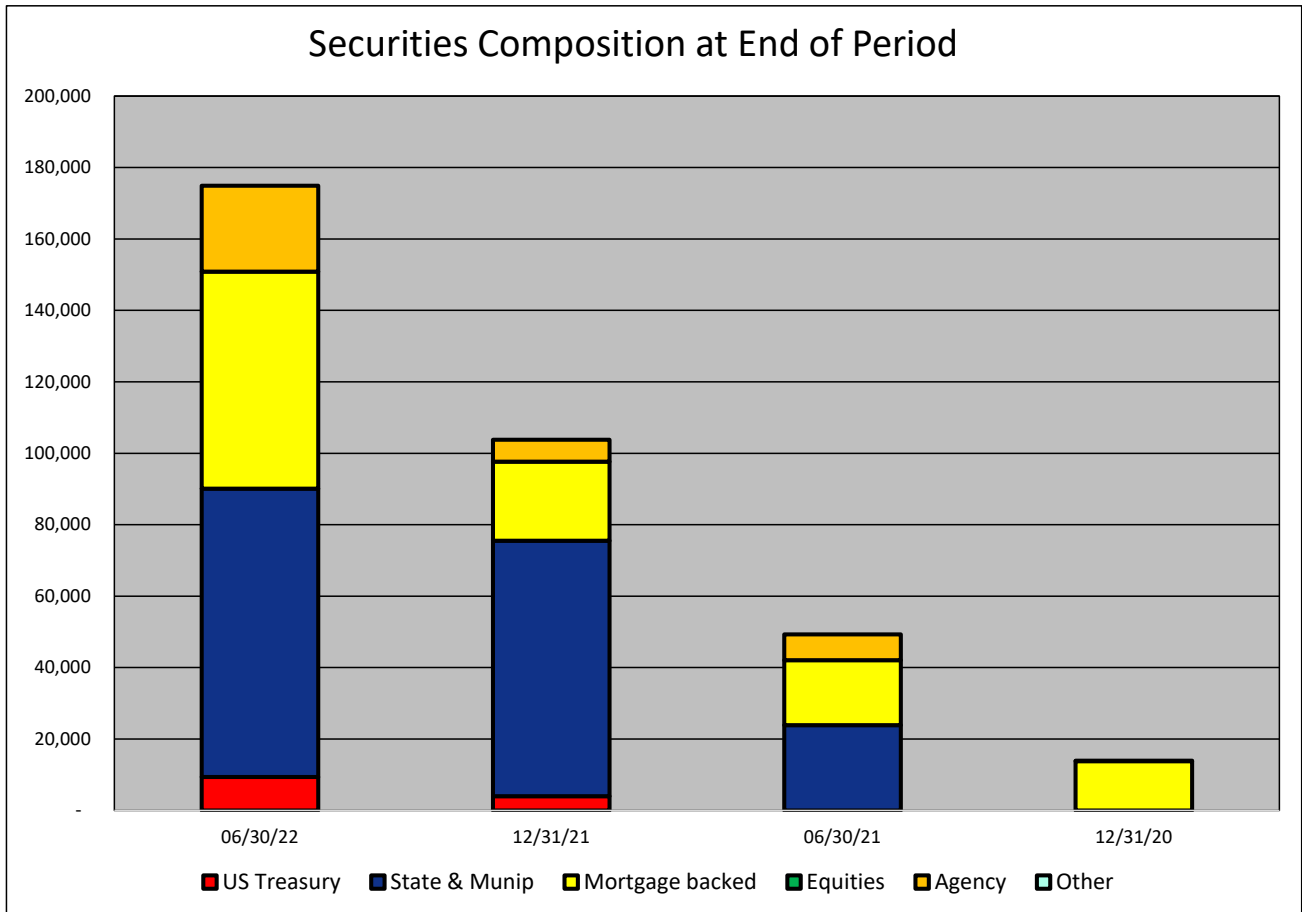
<b>As of:</b>	<b>06/30/22</b>	<b>12/31/21</b>	<b>06/30/21</b>	<b>12/31/20</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	591,080	547,293	488,249	425,250	102,831	21.06
Cash and Equivalents	23,971	100,130	94,650	67,913	(70,679)	(74.67)
Securities	174,908	103,823	49,317	13,941	125,591	254.66
Loans, net	370,870	330,346	330,676	330,018	40,194	12.16
Deposit Accounts	561,688	503,203	453,499	392,715	108,189	23.86
Fed Funds & Repos	-	-	25	-	(25)	(100.00)
Total Equity	28,427	42,494	33,506	30,829	(5,079)	(15.16)

<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	2,560	5,068	2,691	3,170	(131)	(4.87)
Interest Income	9,005	17,044	8,112	13,840	893	11.01
Interest Expense	134	410	246	1,324	(112)	(45.53)
Net Interest Income	8,871	16,634	7,866	12,516	1,005	12.78
Prov for Loan Loss	300	780	280	980	20	7.14
Noninterest income	1,219	2,785	1,332	1,958	(113)	(8.48)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	6,627	12,180	5,399	9,312	1,228	22.74
Net Operating Income	3,163	6,459	3,519	4,182	(356)	(10.12)
Income Taxes	603	1,391	828	1,012	(225)	(27.17)



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

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>SECURITIES CATEGORY:</b>						
US Treasury	9,375	4,002	-	-	9,375	NA
State & Munip	80,757	71,534	23,863	-	56,894	238.42
Mortgage backed	60,745	22,117	18,225	13,788	42,520	233.31
Equities	-	-	-	-	-	NA
Agency	24,031	6,170	7,229	153	16,802	232.42
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>174,908</b>	<b>103,823</b>	<b>49,317</b>	<b>13,941</b>	<b>125,591</b>	<b>254.66</b>

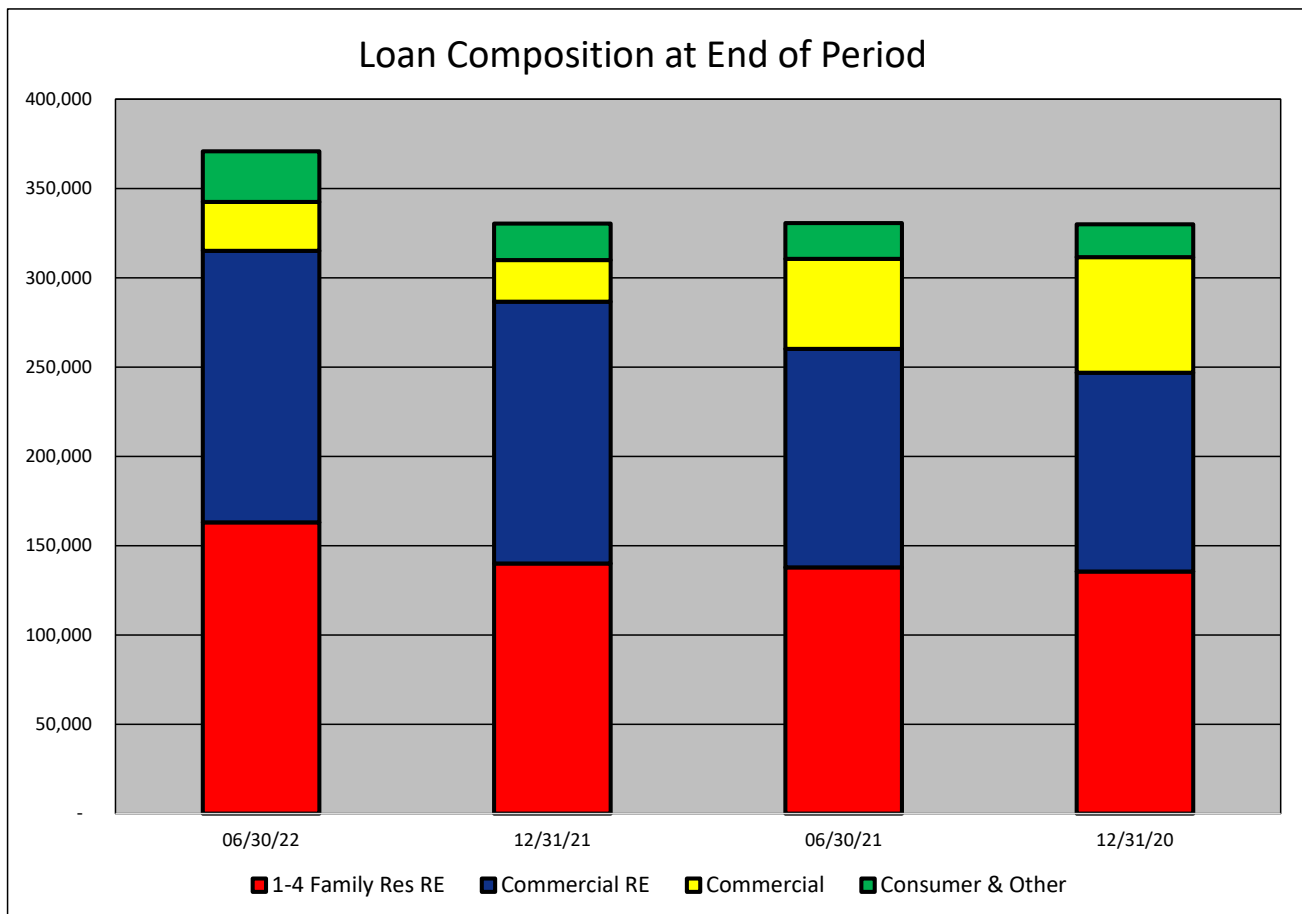


**LOAN PORTFOLIO COMPOSITION - Marine Bank & Trust Company**  
(Dollars in Thousands)

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	163,045	140,039	137,935	135,541	25,110	18.20
Commercial RE	152,022	146,591	122,288	111,298	29,734	24.31
Commercial	27,439	23,332	50,406	64,712	(22,967)	(45.56)
Consumer & Other	28,364	20,384	20,047	18,467	8,317	41.49
<b>Loans, Net</b>	<b>370,870</b>	<b>330,346</b>	<b>330,676</b>	<b>330,018</b>	<b>40,194</b>	<b>12.16</b>



**LOAN PORTFOLIO QUALITY - Marine Bank & Trust Company**  
(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	4,533	3,637	3,637	2,651	896	24.64
Total Recoveries	-	116	51	25	(51)	(100.00)
Total Charge-offs	-	-	-	19	-	NA
Provision Expense	300	780	280	980	20	7.14
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	4,833	4,533	3,968	3,637	865	21.80

**NON-PERFORMING ASSETS:**

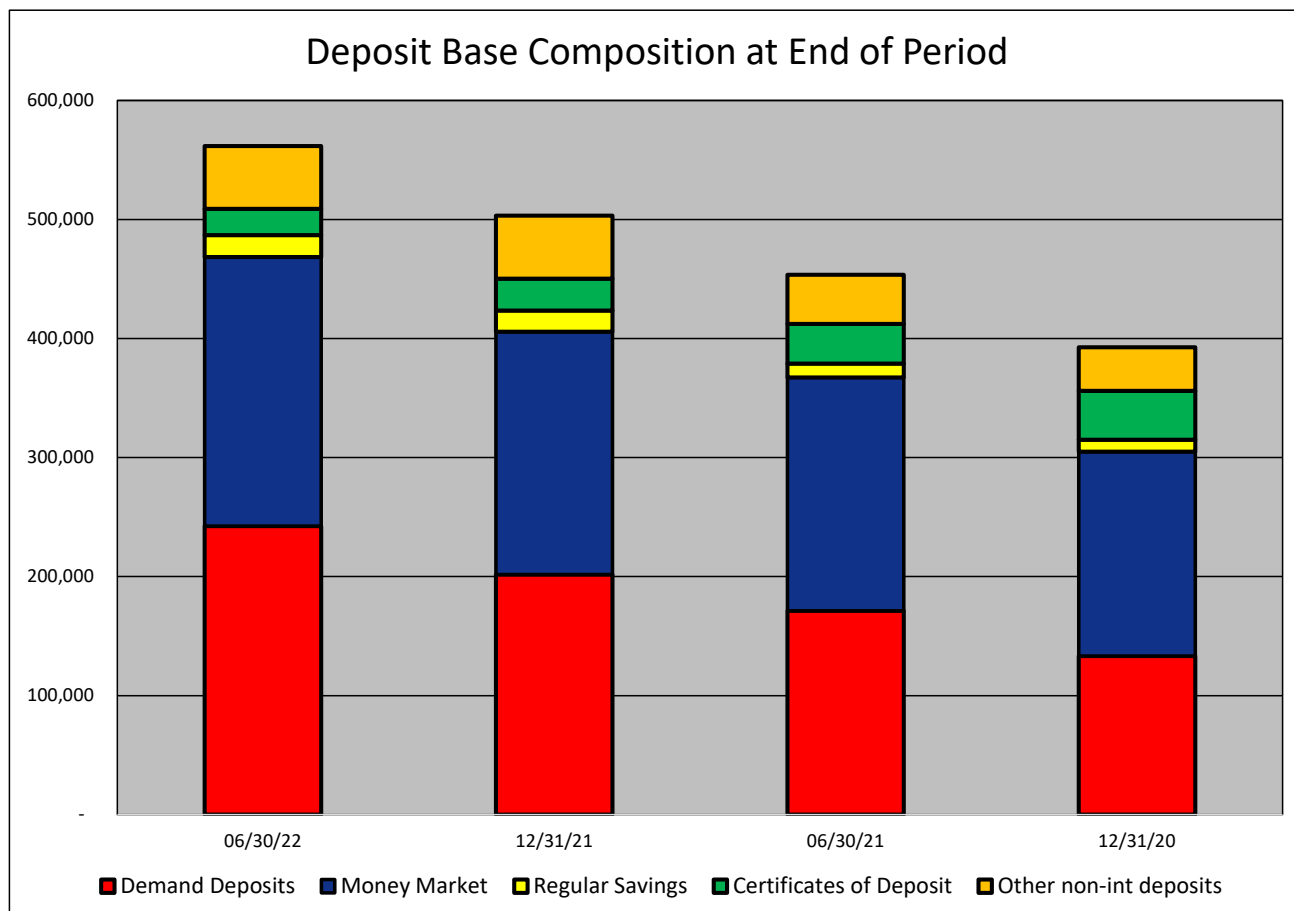
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	1,518	1,535	68	123	1,450	2,132.35
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	1,518	1,535	68	123	1,450	2,132.35

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

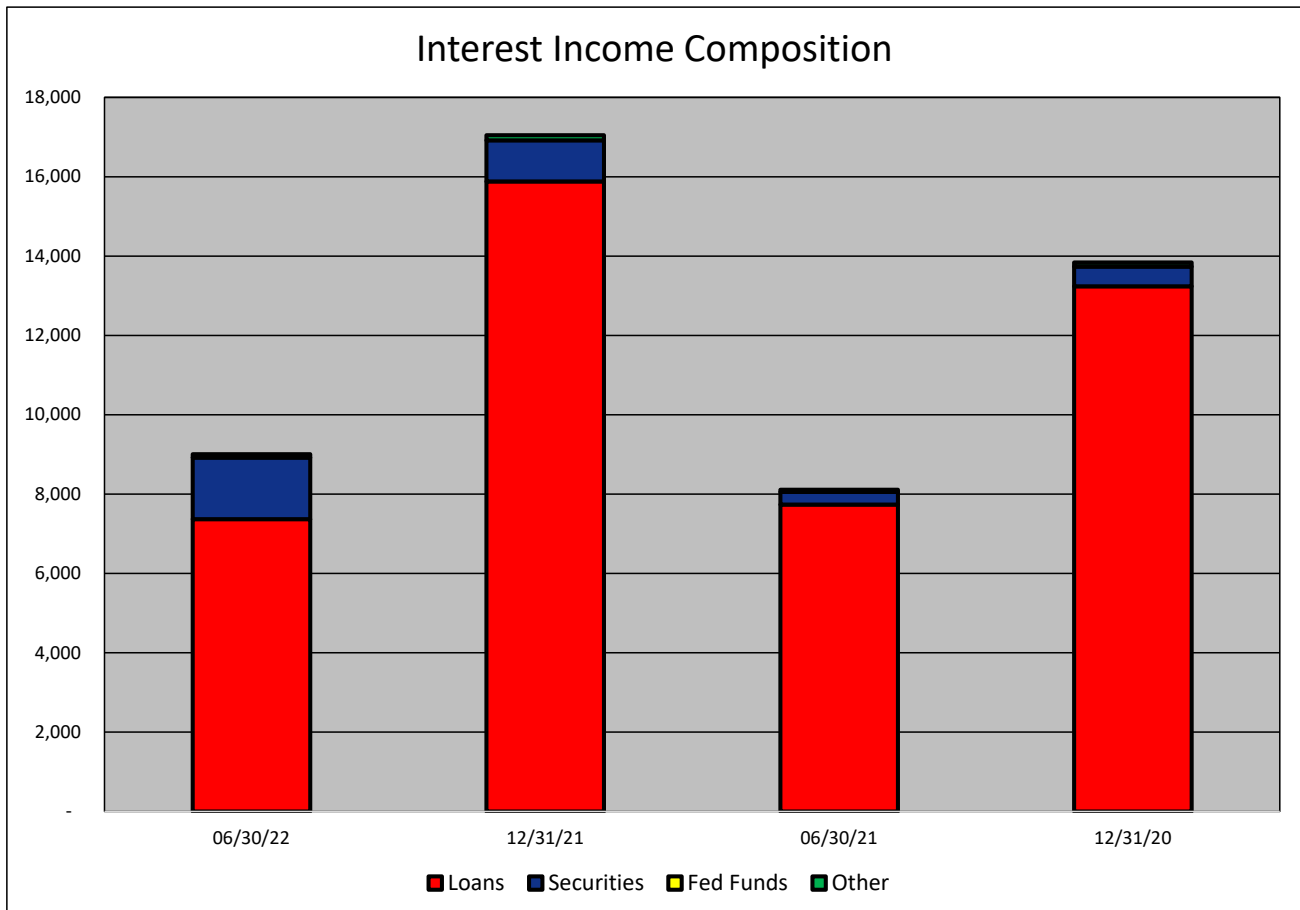
Demand Deposits	242,380	201,807	171,243	133,199	71,137	41.54
Money Market	226,040	203,937	196,067	171,651	29,973	15.29
Regular Savings	18,531	17,682	11,649	10,072	6,882	59.08
Certificates of Deposit	22,069	26,895	33,347	41,115	(11,278)	(33.82)
Other non-int deposits	52,668	52,882	41,193	36,678	11,475	27.86
<b>Total Deposits</b>	<b>561,688</b>	<b>503,203</b>	<b>453,499</b>	<b>392,715</b>	<b>108,189</b>	<b>23.86</b>





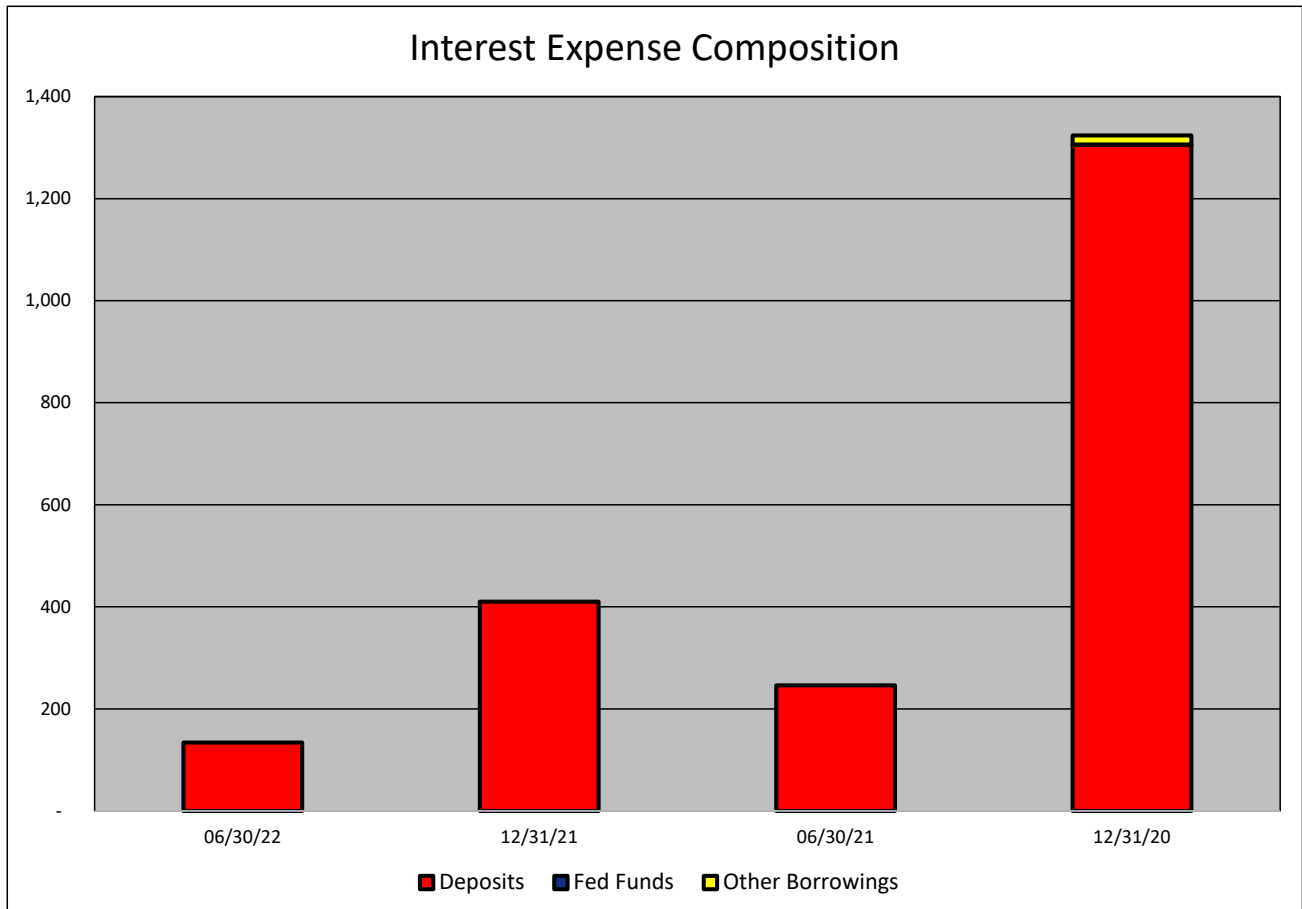
**INTEREST INCOME COMPOSITION- Marine Bank & Trust Company**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	7,371	15,882	7,739	13,238	(368)	(4.76)
Securities	1,550	1,037	317	495	1,233	388.96
Fed Funds	-	-	-	-	-	NA
Other	84	125	56	107	28	50.00
<b>Total Int Income</b>	<b>9,005</b>	<b>17,044</b>	<b>8,112</b>	<b>13,840</b>	<b>893</b>	<b>11.01</b>



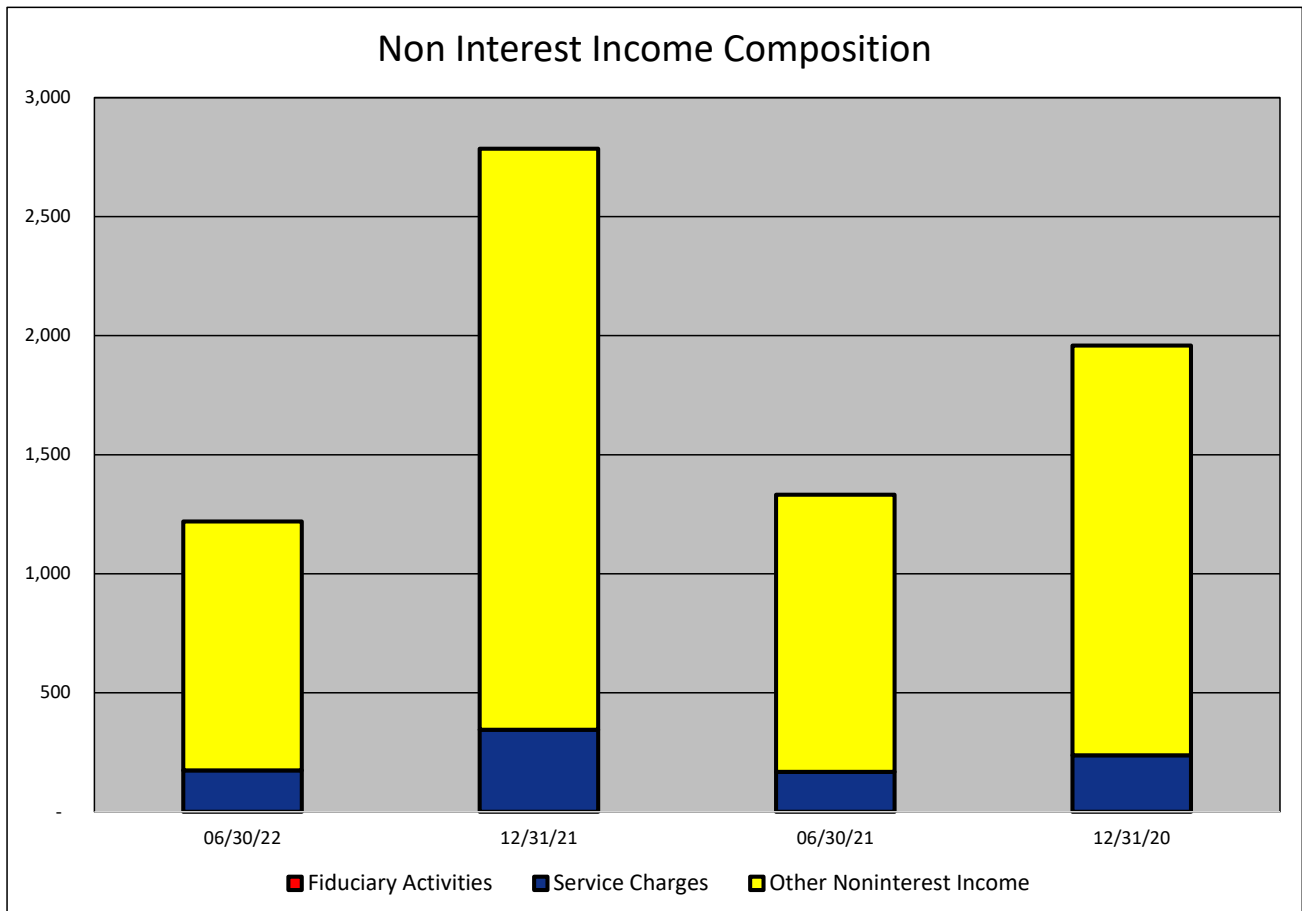
**INTEREST EXPENSE COMPOSITION- Marine Bank & Trust Company**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST EXPENSE CATEGORY</b>						
Deposits	134	410	246	1,305	(112)	(45.53)
Fed Funds	-	-	-	1	-	NA
Other Borrowings	-	-	-	18	-	NA
<b>Total Int Expense</b>	<b>134</b>	<b>410</b>	<b>246</b>	<b>1,324</b>	<b>(112)</b>	<b>(45.53)</b>



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

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST INCOME CATEGORY</b>						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	174	345	168	237	6	3.57
Other Noninterest Income	1,045	2,440	1,164	1,721	(119)	(10.22)
<b>Total Nonint. Income</b>	<b>1,219</b>	<b>2,785</b>	<b>1,332</b>	<b>1,958</b>	<b>(113)</b>	<b>(8.48)</b>

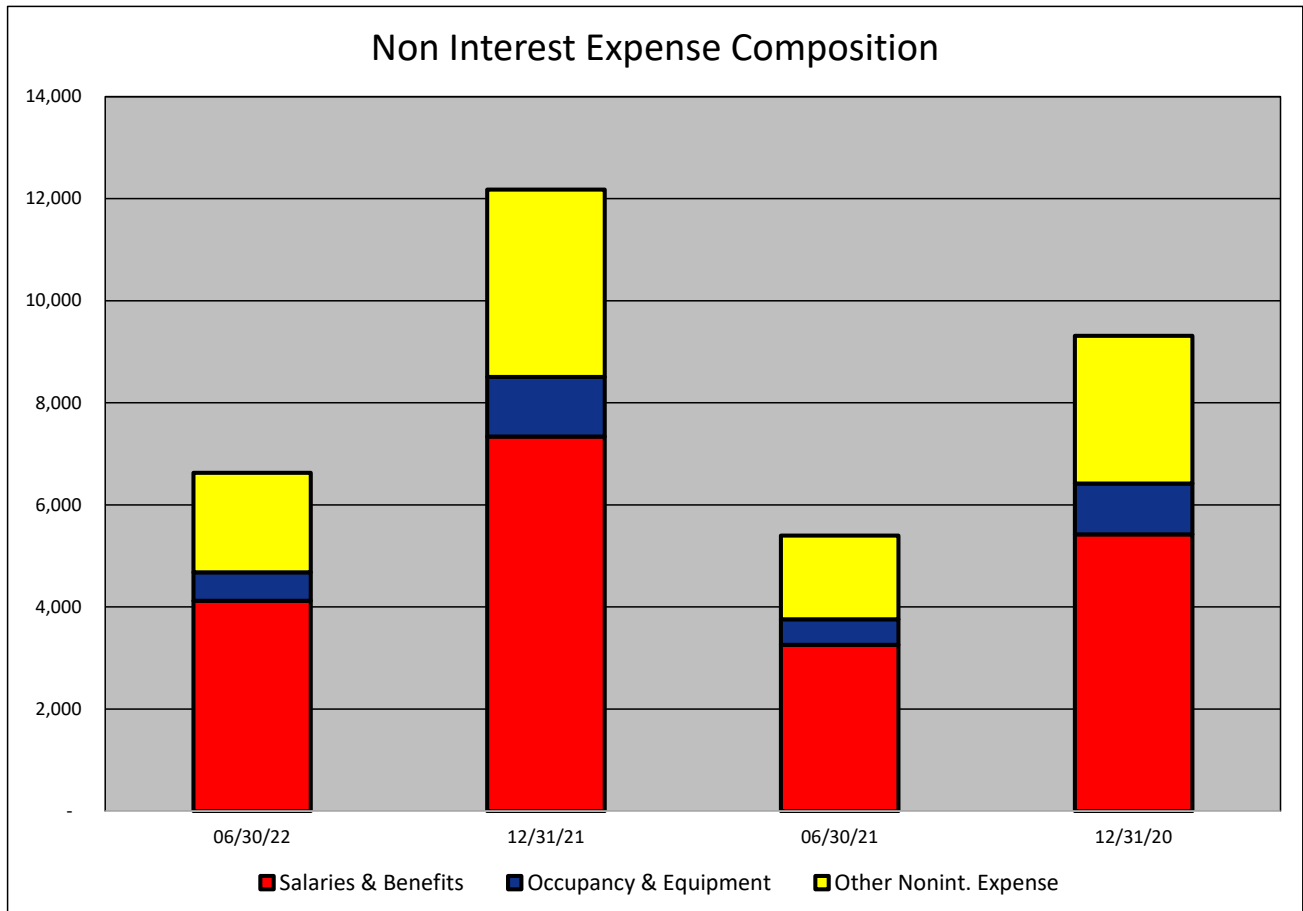


**NONINTEREST EXPENSE COMPOSITION- Marine Bank & Trust Company**  
(Dollars in Thousands)

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	4,122	7,340	3,257	5,422	865	26.56
Occupancy & Equipment	555	1,166	503	999	52	10.34
Other Nonint. Expense	1,950	3,674	1,639	2,891	311	18.97
<b>Total Nonint. Expense</b>	<b>6,627</b>	<b>12,180</b>	<b>5,399</b>	<b>9,312</b>	<b>1228</b>	<b>22.74</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	-	<b>NA</b>
Cypress Bank & Trust	112,436	-	<b>NA</b>
Optimumbank	464,649	293,954	<b>58.07</b>
Desjardins Bank, National Association	390,217	269,203	<b>44.95</b>
Anchor Bank	234,674	169,818	<b>38.19</b>
<b>Marine Bank &amp; Trust Company</b>	<b>591,080</b>	<b>488,249</b>	<b>21.06</b>
Seacoast National Bank	10,811,872	9,317,509	<b>16.04</b>
American National Bank	547,524	479,146	<b>14.27</b>
Bank Of Belle Glade	154,334	138,978	<b>11.05</b>
Community Bank Of The South	259,466	241,240	<b>7.56</b>
Paradise Bank	416,402	393,050	<b>5.94</b>
Natbank, National Association	220,130	210,670	<b>4.49</b>
Flagler Bank	480,820	477,463	<b>0.70</b>

<b>Select Peer Average</b>	<b>1,135,084</b>	<b>959,945</b>	<b>20.21</b>
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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
<b>Marine Bank &amp; Trust Company</b>	<b>66.03</b>	<b>62.74</b>	<b>29.59</b>
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>	<b>66.93</b>	<b>54.47</b>	<b>14.33</b>
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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)

<b>Select Peer Average</b>	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

<b>Select Peer Average</b>	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
<b>Marine Bank &amp; Trust Company</b>	<b>0.75</b>	<b>3.30</b>	<b>0.00</b>	<b>0.34</b>	<b>29.25</b>
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>	<b>2.64</b>	<b>24.95</b>	<b>0.28</b>	<b>2.12</b>	<b>12.16</b>
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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
<b>Marine Bank &amp; Trust Company</b>	<b>61.87</b>	<b>1.39</b>	<b>0.00</b>	<b>0.00</b>
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
<b>Marine Bank &amp; Trust Company</b>	<b>38.18</b>	<b>61.82</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>
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
<b>Marine Bank &amp; Trust Company</b>	<b>3.28</b>	<b>0.08</b>	<b>3.23</b>	<b>94.29</b>
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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