

# Natbank, National Association

Hollywood, FL

Established

12/6/1994

## 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, 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)

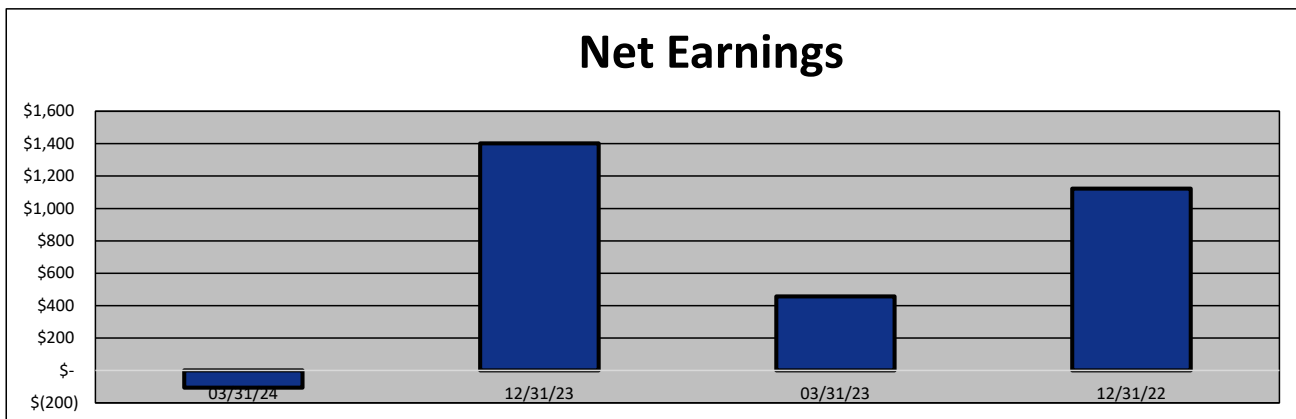
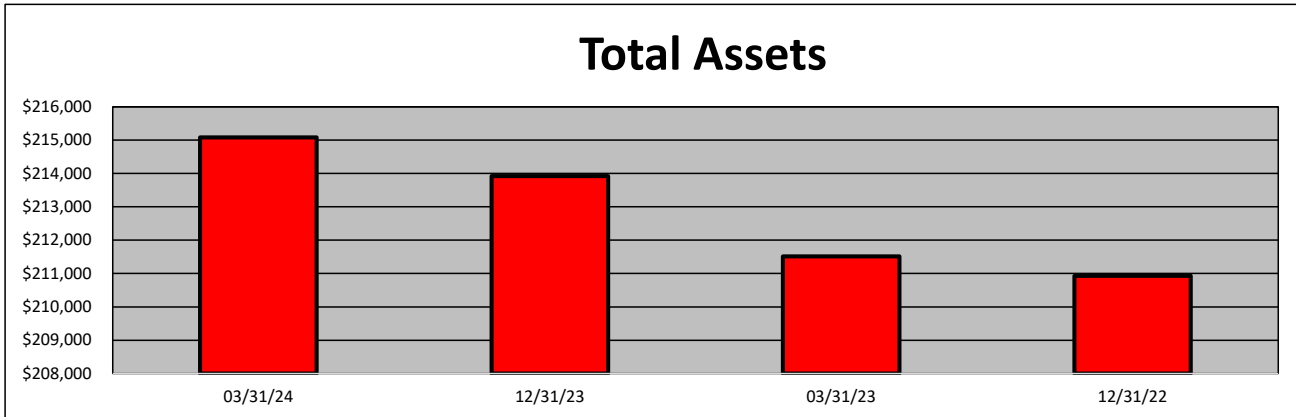
**EXECUTIVE SUMMARY - Natbank, National Association**  
(Percentage)

<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>State Avg.</b>	<b>Peer Avg.</b>
<b>CAPITAL RATIOS</b>						
Equity/Assets	20.44	20.63	15.69	15.76	9.56	11.87
Leverage Ratio	21.42	20.65	16.36	15.91	10.76	13.16
Tier 1 Cap/Risk Based Assets	38.63	39.03	30.20	31.50	12.94	11.25
Risk Based Ratio	39.89	40.28	31.46	32.71	13.79	11.82
Common Equity Tier 1 Capital Ratio	38.63	39.03	30.20	31.50	12.90	11.25
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	113.73	106.95	96.27	93.13	73.91	79.80
Loans/Assets	84.17	82.31	78.96	76.91	62.12	65.13
Securities/Assets	2.00	2.08	1.69	1.14	20.01	13.01
<b>PROFITABILITY:</b>						
Return on Avg Assets	(0.20)	0.67	0.89	0.52	0.74	0.64
Return on Avg Equity	(0.96)	3.74	5.50	3.43	10.88	8.16
Nonint Income/Avg Assets	0.14	0.39	0.67	0.39	0.79	0.83
Net Overhead Ratio	4.57	3.28	2.90	2.51	2.13	2.53
Efficiency Ratio	105.13	80.11	75.87	76.31	73.35	76.56
Assets (per million) per Employee	4.89	4.86	5.88	6.20	10.38	8.71
<b>ASSET QUALITY:</b>						
Allowance/Loans	0.74	0.74	1.03	0.79	1.31	1.03
Nonperforming Loans/Total Loans	0.19	0.19	0.00	0.03	0.50	0.14
Nonperforming Assets/Total Assets	0.16	0.16	0.00	0.03	0.32	0.11
Adjusted Texas Ratio	0.75	0.76	0.00	0.15	3.59	0.95
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.14	4.79	4.30	3.87	5.37	5.64
Cost of funds	3.51	2.40	0.97	0.61	3.00	3.40
Net interest margin	4.36	4.26	4.10	3.74	2.82	3.28
Avg Earning Assets/Avg Assets	99.58	98.56	98.20	91.09	95.76	95.89

**SELECTED FINANCIAL DATA - Natbank, National Association**  
(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	215,083	213,923	211,516	210,929	3,567	1.69
Cash and Equivalents	24,115	28,402	37,028	43,419	(12,913)	(34.87)
Securities	4,302	4,451	3,573	2,397	729	20.40
Loans, net	181,038	176,072	167,023	162,225	14,015	8.39
Deposit Accounts	159,180	164,630	173,492	174,198	(14,312)	(8.25)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	43,955	44,126	33,190	33,239	10,765	32.43

<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	(106)	1,402	457	1,123	(563)	(123.19)
Interest Income	2,649	9,898	2,165	7,587	484	22.36
Interest Expense	404	1,112	101	246	303	300.00
Net Interest Income	2,245	8,786	2,064	7,341	181	8.77
Prov for Credit Losses	40	(483)	(47)	423	87	(185.11)
Noninterest income	75	817	344	832	(269)	(78.20)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	2,439	7,693	1,827	6,237	612	33.50
Net Operating Income	(159)	2,393	628	1,513	(787)	(125.32)
Income Taxes	(62)	494	171	390	(233)	(136.26)

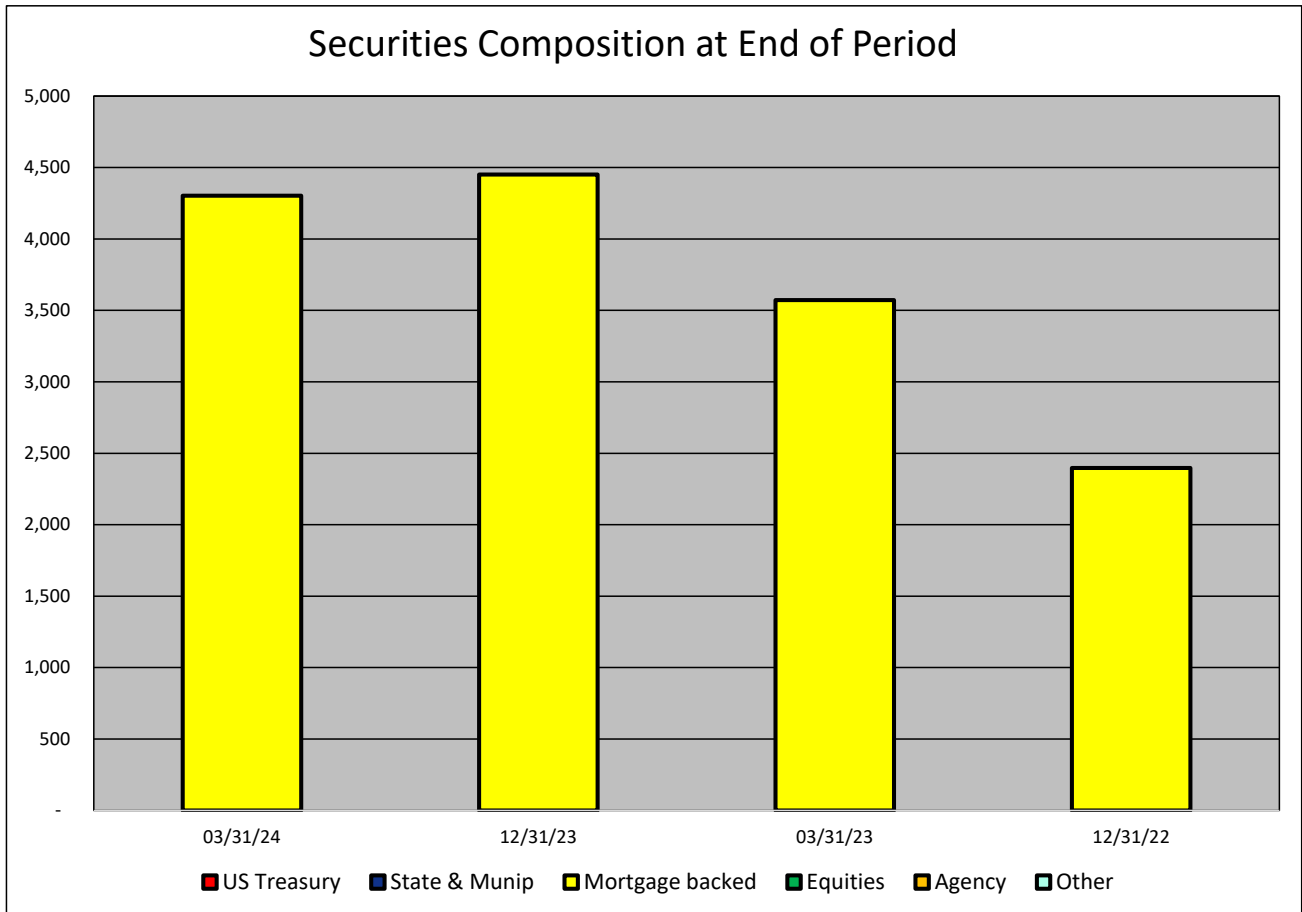


**SECURITIES COMPOSITION - Natbank, National Association**  
(Dollars in Thousands)

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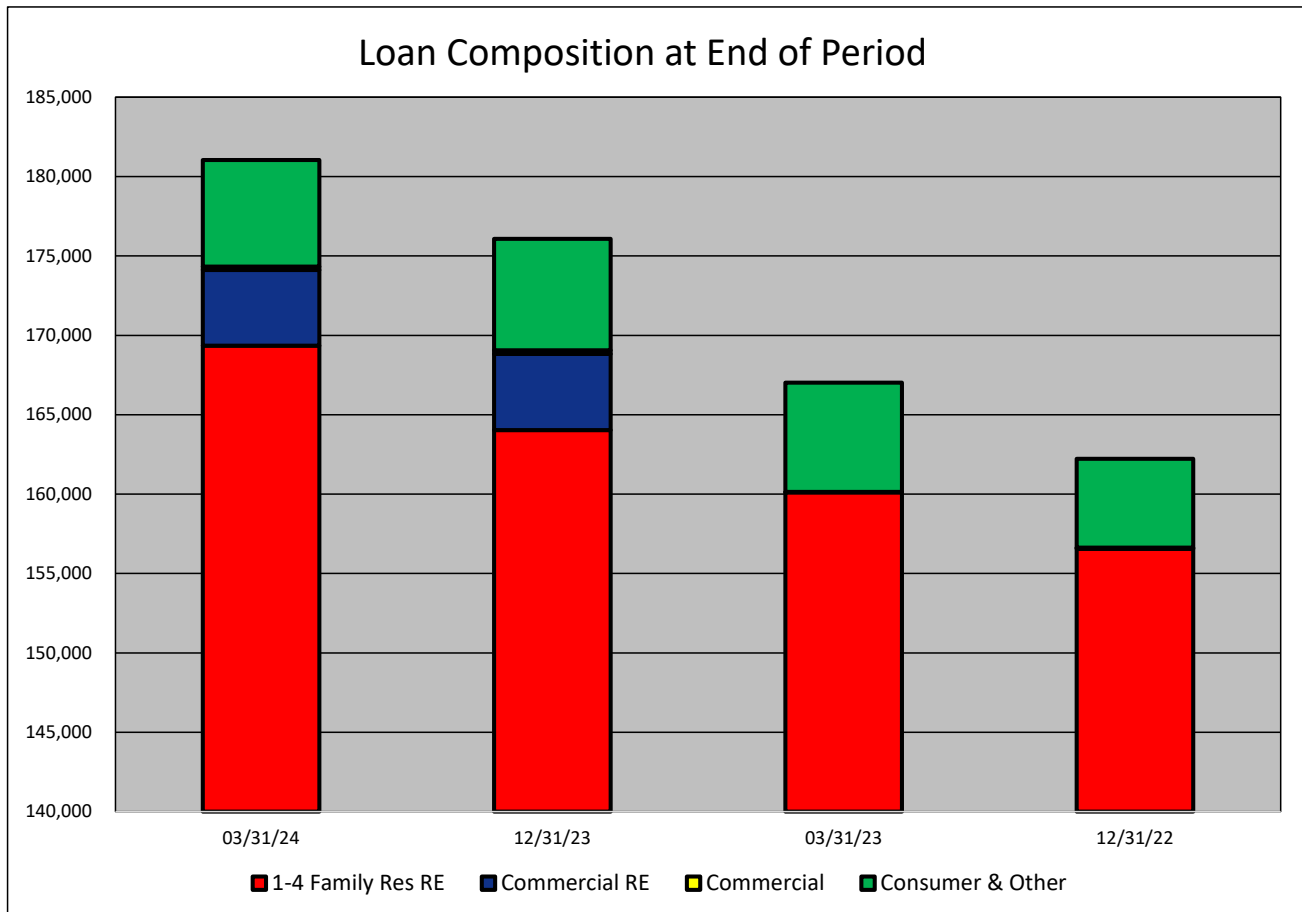
**SECURITIES CATEGORY:**

US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	4,302	4,451	3,573	2,397	729	20.40
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>4,302</b>	<b>4,451</b>	<b>3,573</b>	<b>2,397</b>	<b>729</b>	<b>20.40</b>



**LOAN PORTFOLIO COMPOSITION - Natbank, National Association**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	169,343	164,036	160,111	156,555	9,232	5.77
Commercial RE	4,768	4,788	-	36	4,768	NA
Commercial	226	238	34	44	192	564.71
Consumer & Other	6,701	7,010	6,878	5,590	(177)	(2.57)
<b>Loans, Net</b>	<b>181,038</b>	<b>176,072</b>	<b>167,023</b>	<b>162,225</b>	<b>14,015</b>	<b>8.39</b>



**LOAN PORTFOLIO QUALITY - Natbank, National Association**  
(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	1,296	1,287	1,287	888	9	0.70
Total Recoveries	1	6	-	30	1	NA
Total Charge-offs	-	47	47	54	(47)	(100.00)
Provision Expense	40	(483)	(47)	423	87	(185.11)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	533	533	-	(533)	(100.00)
Ending Balance	1,337	1,296	1,726	1,287	(389)	(22.54)

**NON-PERFORMING ASSETS:**

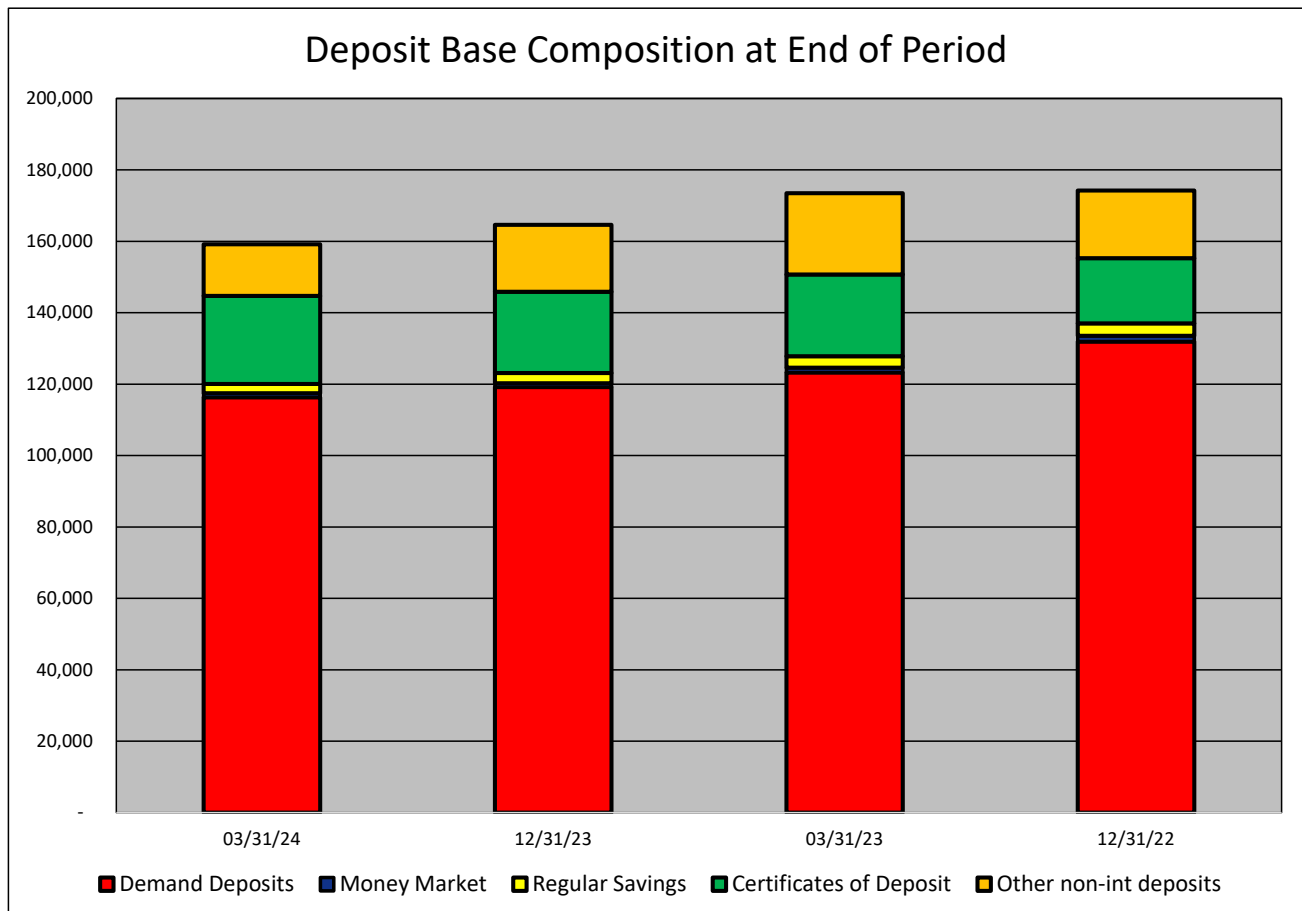
Total-90+ Days Past Due	338	-	-	-	338	NA
Total-Nonaccrual	-	343	-	53	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	338	343	-	53	338	NA

**DEPOSIT BASE COMPOSITION - Natbank, National Association**  
(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:**

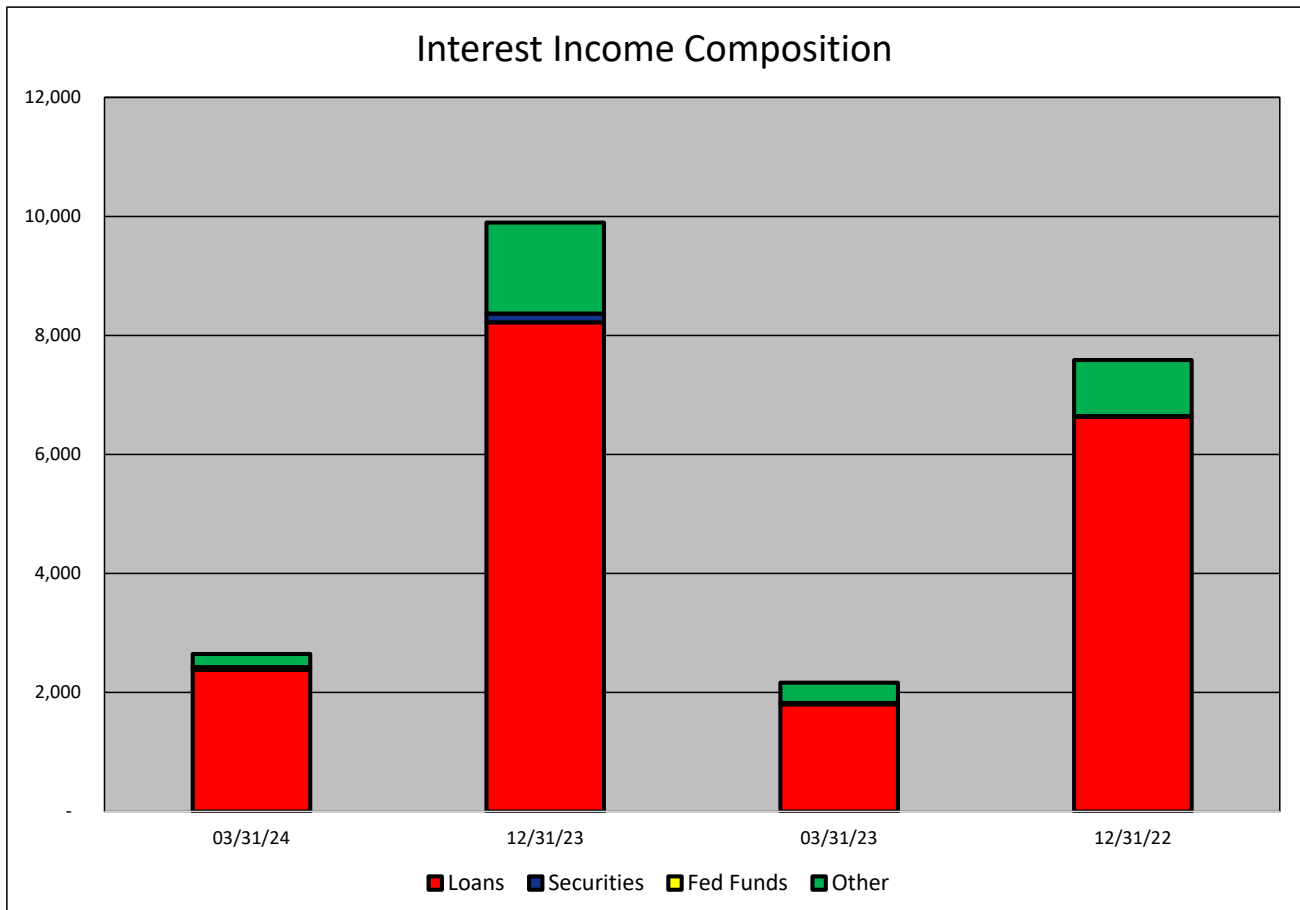
Demand Deposits	116,323	119,134	123,238	131,885	(6,915)	(5.61)
Money Market	1,104	1,131	1,368	1,657	(264)	(19.30)
Regular Savings	2,603	2,815	3,241	3,462	(638)	(19.69)
Certificates of Deposit	24,684	22,761	22,861	18,286	1,823	7.97
Other non-int deposits	14,466	18,789	22,784	18,908	(8,318)	(36.51)
<b>Total Deposits</b>	<b>159,180</b>	<b>164,630</b>	<b>173,492</b>	<b>174,198</b>	<b>(14,312)</b>	<b>(8.25)</b>





**INTEREST INCOME COMPOSITION- Natbank, National Association**  
(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	2,383	8,221	1,802	6,628	581	32.24
Securities	42	146	25	18	17	68.00
Fed Funds	-	-	-	-	-	NA
Other	224	1,531	338	941	(114)	(33.73)
<b>Total Int Income</b>	<b>2,649</b>	<b>9,898</b>	<b>2,165</b>	<b>7,587</b>	<b>484</b>	<b>22.36</b>

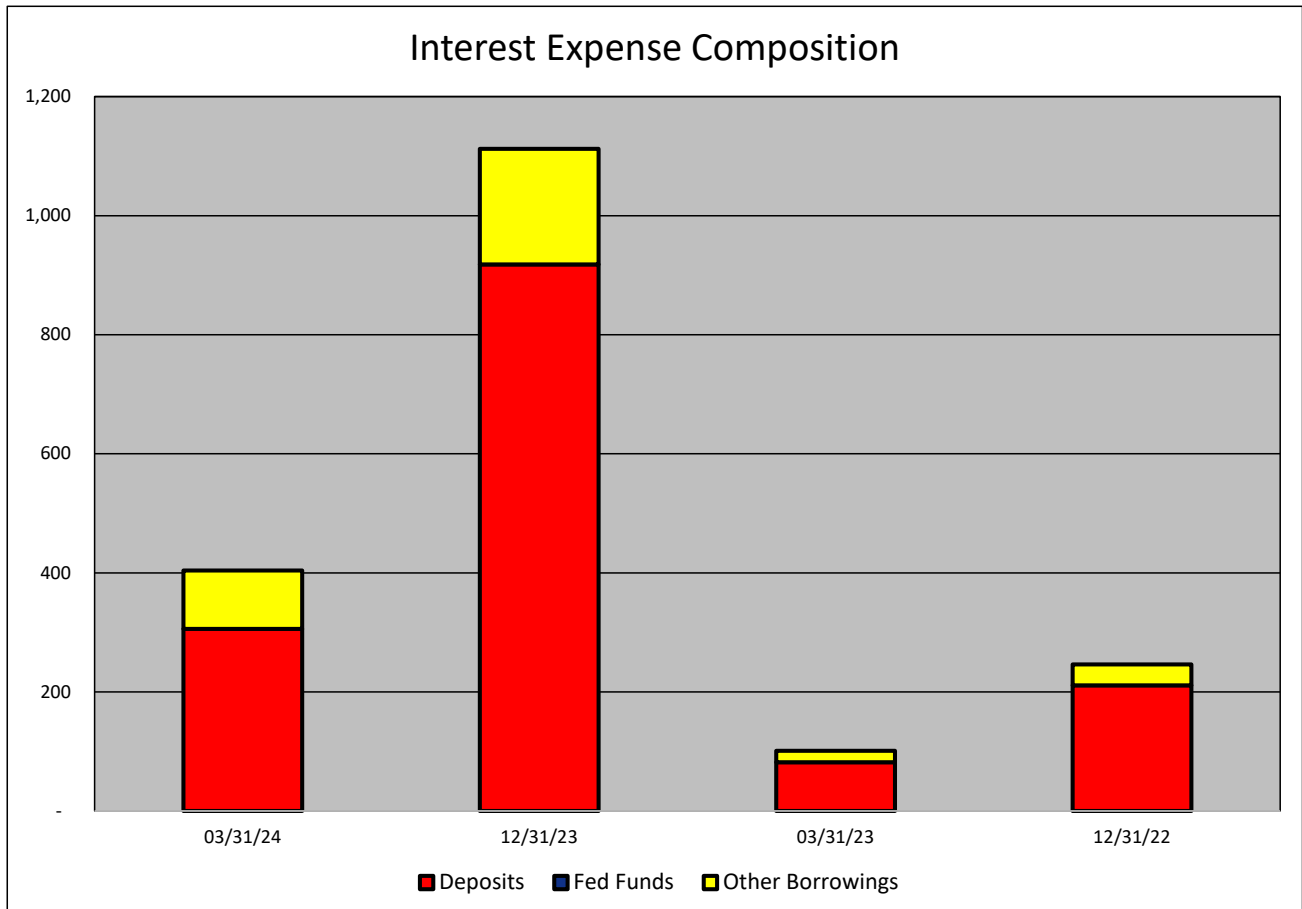


**INTEREST EXPENSE COMPOSITION- Natbank, National Association**  
(Dollars in Thousands)

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

Deposits	306	918	82	211	224	273.17
Fed Funds	-	-	-	-	-	NA
Other Borrowings	98	194	19	35	79	415.79
<b>Total Int Expense</b>	<b>404</b>	<b>1,112</b>	<b>101</b>	<b>246</b>	<b>303</b>	<b>300.00</b>

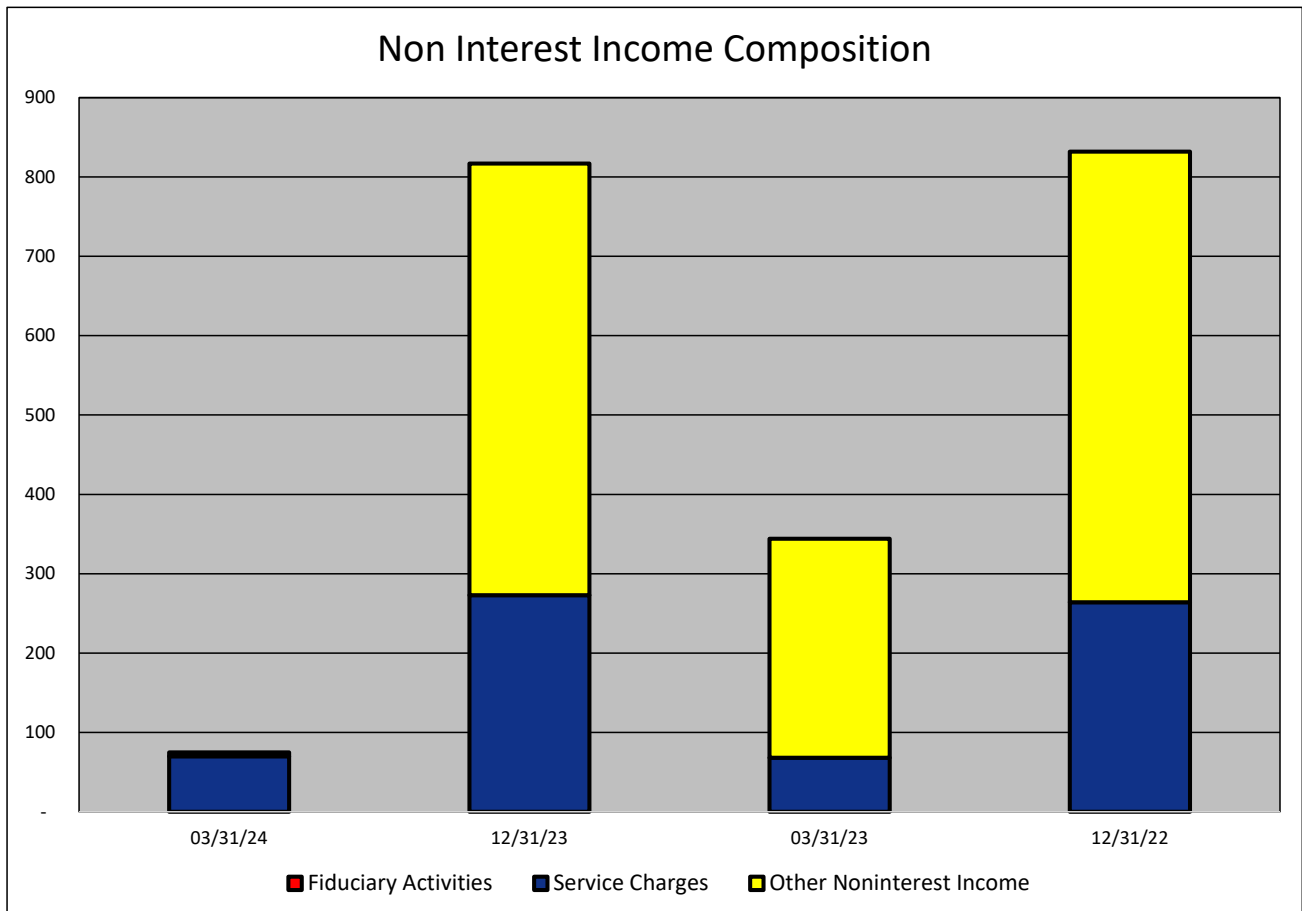


**NONINTEREST INCOME COMPOSITION- Natbank, National Association**  
(Dollars in Thousands)

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	70	273	68	264	2	2.94
Other Noninterest Income	5	544	276	568	(271)	(98.19)
<b>Total Nonint. Income</b>	<b>75</b>	<b>817</b>	<b>344</b>	<b>832</b>	<b>(269)</b>	<b>(78.20)</b>

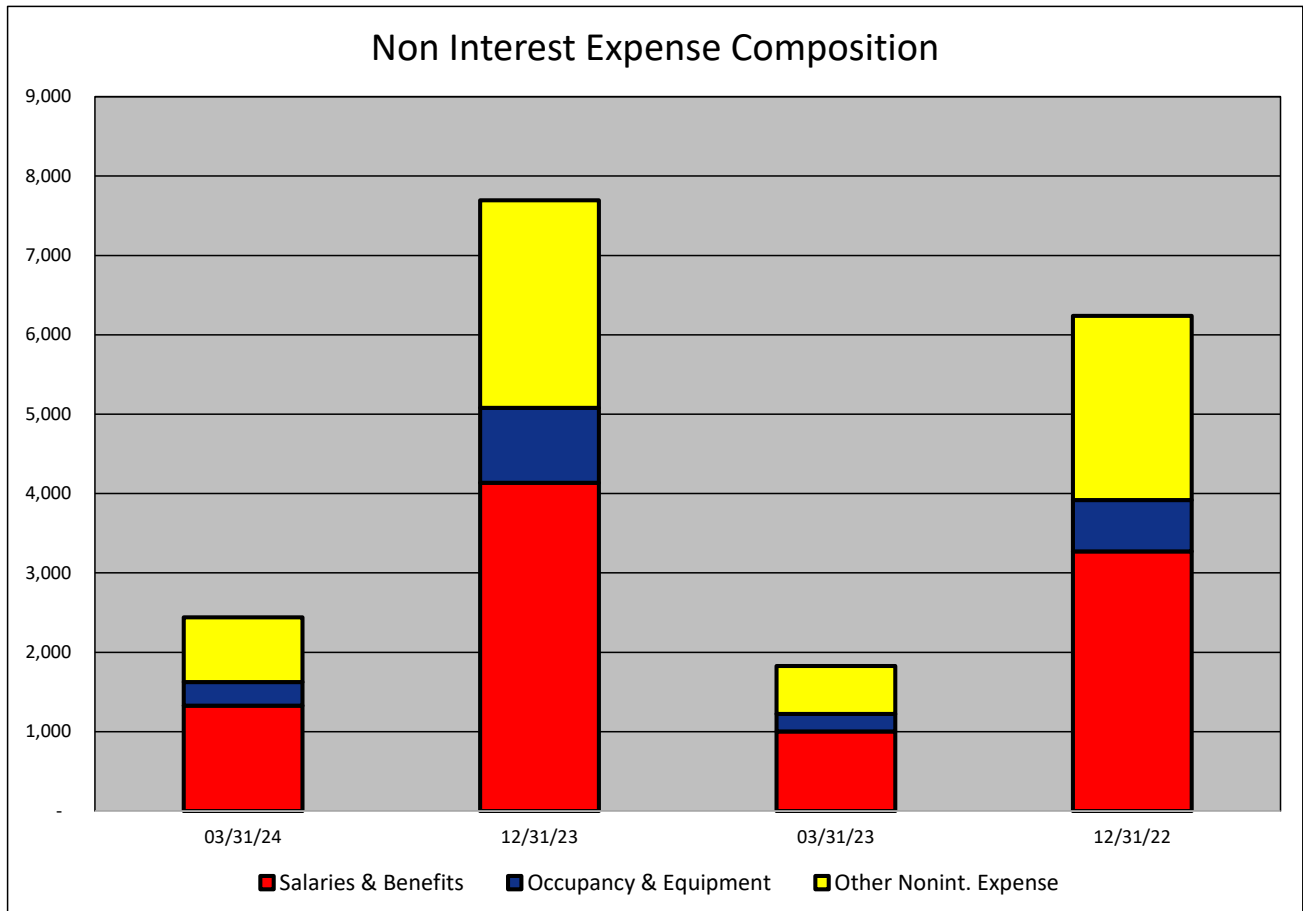


**NONINTEREST EXPENSE COMPOSITION- Natbank, National Association**  
(Dollars in Thousands)

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 EXPENSE CATEGORY**

Salaries & Benefits	1,328	4,136	1,003	3,271	325	32.40
Occupancy & Equipment	297	944	219	647	78	35.62
Other Nonint. Expense	814	2,613	605	2,319	209	34.55
<b>Total Nonint. Expense</b>	<b>2,439</b>	<b>7,693</b>	<b>1,827</b>	<b>6,237</b>	<b>612</b>	<b>33.50</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

<b>Select Peer Average</b>	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
Marine Bank & Trust Company	685,162	<b>0.57</b>	9.72
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>	<b>(0.96)</b>
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>	1,460,370	0.64	8.16
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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
<b>Natbank, National Association</b>	<b>0.14</b>	<b>4.57</b>	<b>105.13</b>	<b>4.89</b>
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

Select Peer Average	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
<b>Natbank, National Association</b>	<b>1.33</b>	<b>9.82</b>	<b>0.06</b>	<b>0.00</b>	<b>2.00</b>
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
Marine Bank & Trust Company	<b>26.43</b>	68.78	95.20	0.00	4.80
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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