

# 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, 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)

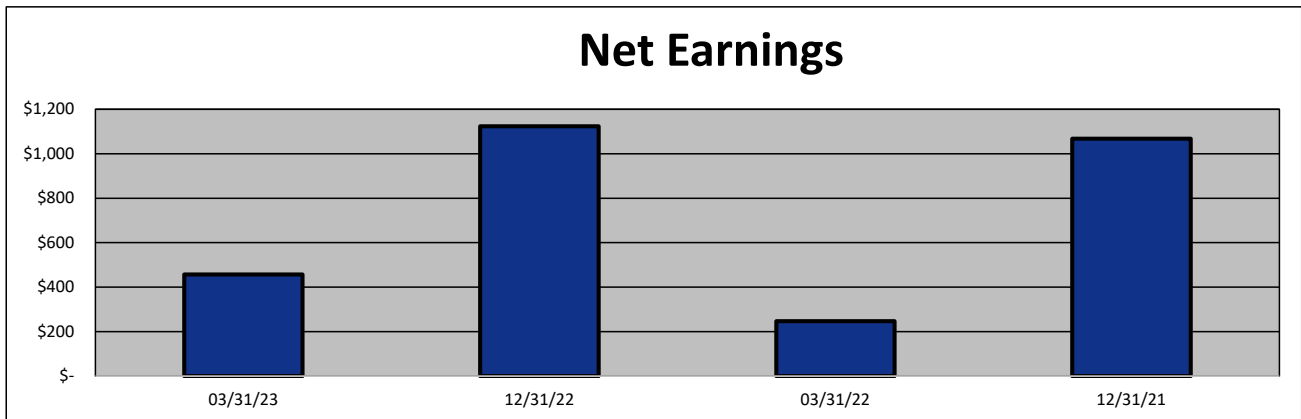
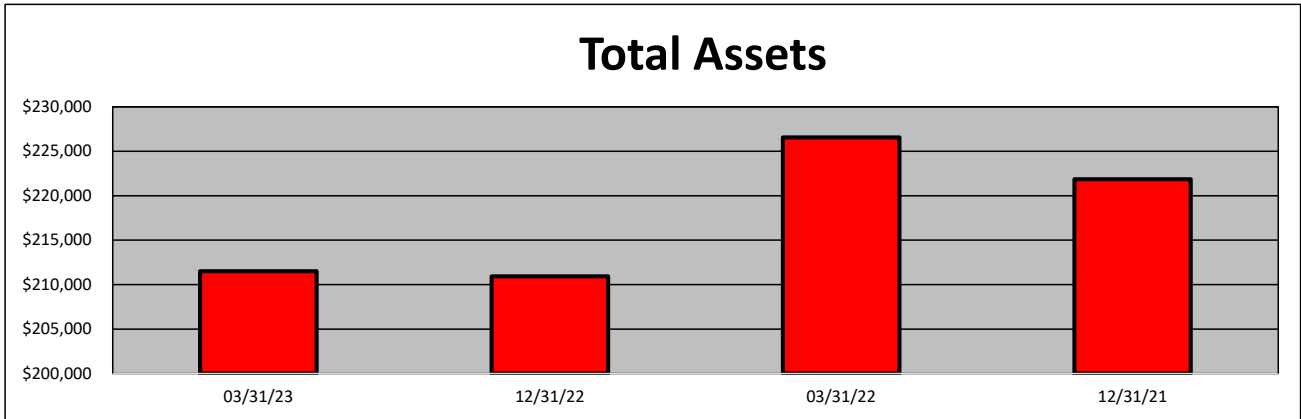
**EXECUTIVE SUMMARY - Natbank, National Association**  
(Percentage)

Period Ending	03/31/23	12/31/22	03/31/22	12/31/21	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	15.69	15.76	14.35	14.62	9.92	13.91
Leverage Ratio	16.36	15.91	14.75	14.91	11.01	15.50
Tier 1 Cap/Risk Based Assets	30.20	31.50	30.86	31.38	18.60	23.12
Risk Based Ratio	31.46	32.71	31.74	32.24	19.49	23.83
Common Equity Tier 1 Capital Ratio	30.20	31.50	30.86	31.38	18.60	23.12
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	96.27	93.13	77.40	79.09	60.06	77.77
Loans/Assets	78.96	76.91	63.32	65.04	49.99	61.13
Securities/Assets	1.69	1.14	1.35	1.81	20.52	15.00
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.89	0.52	0.45	0.53	0.23	0.39
Return on Avg Equity	5.50	3.43	3.04	3.34	6.95	11.18
Nonint Income/Avg Assets	0.67	0.39	0.83	0.31	0.88	0.82
Net Overhead Ratio	2.90	2.51	1.99	2.60	2.15	2.72
Efficiency Ratio	75.87	76.31	80.11	81.87	136.11	80.79
Assets (per million) per Employee	5.88	6.20	8.09	7.16	10.18	8.36
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.03	0.79	0.65	0.62	1.39	1.12
Nonperforming Loans/Total Loans	0.00	0.03	0.18	0.18	0.53	0.10
Nonperforming Assets/Total Assets	0.00	0.03	0.12	0.12	0.32	0.08
Adjusted Texas Ratio	0.00	0.15	0.78	0.79	2.37	0.96
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	4.30	3.87	3.49	3.84	2.93	4.77
Cost of funds	0.97	0.61	0.64	0.66	0.30	1.90
Net interest margin	4.10	3.74	3.32	3.66	2.55	4.08
Avg Earning Assets/Avg Assets	98.20	91.09	80.89	88.65	91.48	95.27

**SELECTED FINANCIAL DATA - Natbank, National Association**  
(Dollars in Thousands)

<b>As of:</b>	<b>03/31/23</b>	<b>12/31/22</b>	<b>03/31/22</b>	<b>12/31/21</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	211,516	210,929	226,547	221,842	(15,031)	(6.63)
Cash and Equivalents	37,028	43,419	76,519	71,715	(39,491)	(51.61)
Securities	3,573	2,397	3,069	4,024	504	16.42
Loans, net	167,023	162,225	143,457	144,281	23,566	16.43
Deposit Accounts	173,492	174,198	185,339	182,431	(11,847)	(6.39)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	33,190	33,239	32,511	32,431	679	2.09

<b>Period Ending</b>	<b>03/31/23</b>	<b>12/31/22</b>	<b>03/31/22</b>	<b>12/31/21</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	457	1,123	247	1,068	210	85.02
Interest Income	2,165	7,587	1,566	6,814	599	38.25
Interest Expense	101	246	75	322	26	34.67
Net Interest Income	2,064	7,341	1,491	6,492	573	38.43
Prov for Credit Losses	(47)	423	50	(126)	(97)	(194.00)
Noninterest income	344	832	460	617	(116)	(25.22)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	1,827	6,237	1,563	5,820	264	16.89
Net Operating Income	628	1,513	338	1,415	290	85.80
Income Taxes	171	390	91	347	80	87.91

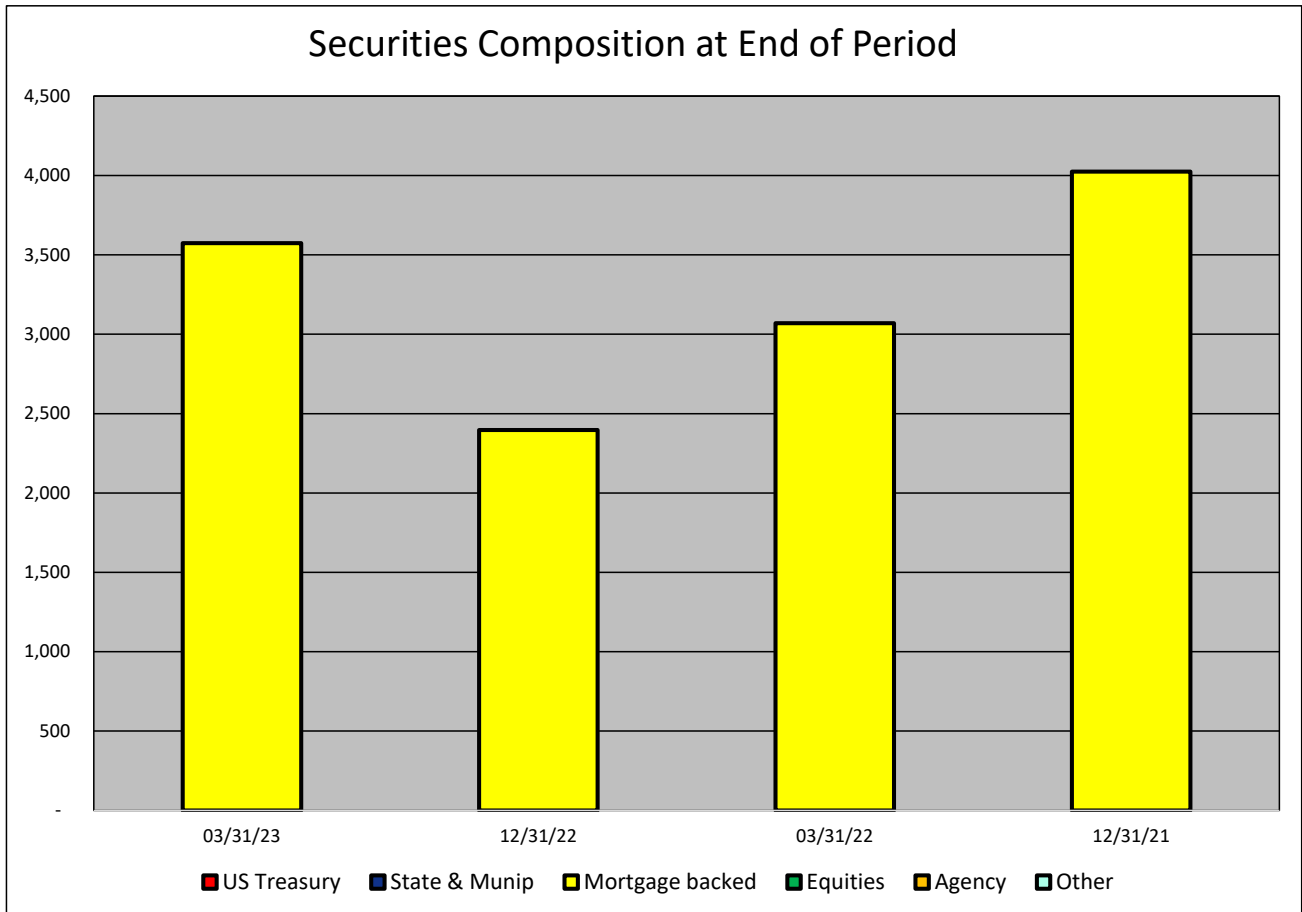


**SECURITIES COMPOSITION - Natbank, National Association**  
(Dollars in Thousands)

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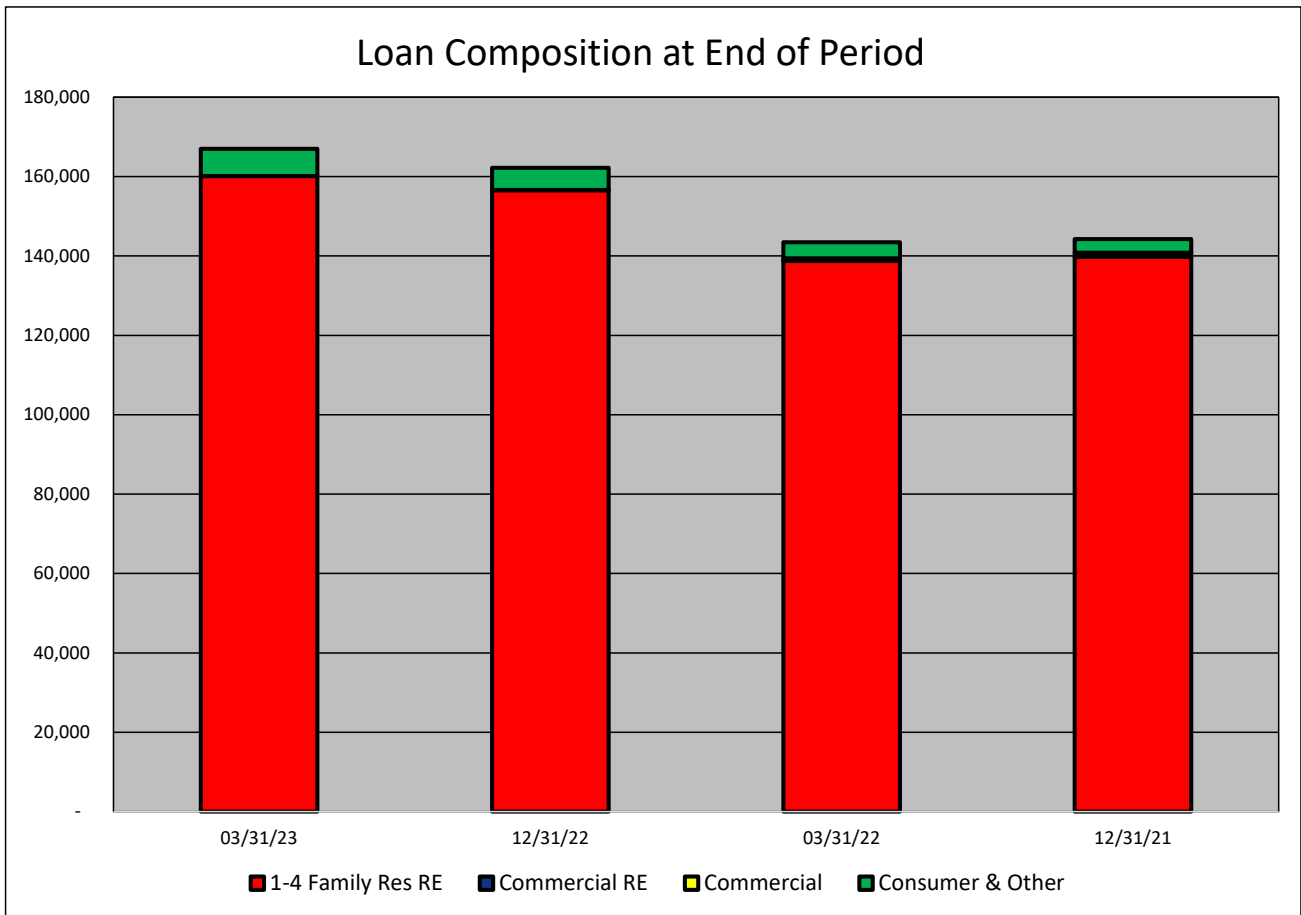
**SECURITIES CATEGORY:**

US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	3,573	2,397	3,069	4,024	504	16.42
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>3,573</b>	<b>2,397</b>	<b>3,069</b>	<b>4,024</b>	<b>504</b>	<b>16.42</b>



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

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	160,111	156,555	138,750	139,782	21,361	15.40
Commercial RE	-	36	4	5	(4)	(100.00)
Commercial	34	44	635	1,030	(601)	(94.65)
Consumer & Other	6,878	5,590	4,068	3,464	2,810	69.08
<b>Loans, Net</b>	<b>167,023</b>	<b>162,225</b>	<b>143,457</b>	<b>144,281</b>	<b>23,566</b>	<b>16.43</b>



**LOAN PORTFOLIO QUALITY - Natbank, National Association**  
(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	1,287	888	888	1,014	399	44.93
Total Recoveries	-	30	-	-	-	NA
Total Charge-offs	47	54	-	-	47	NA
Provision Expense	(47)	423	50	(126)	(97)	(194.00)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	533	-	-	-	533	NA
Ending Balance	1,726	1,287	939	888	787	83.81

**NON-PERFORMING ASSETS:**

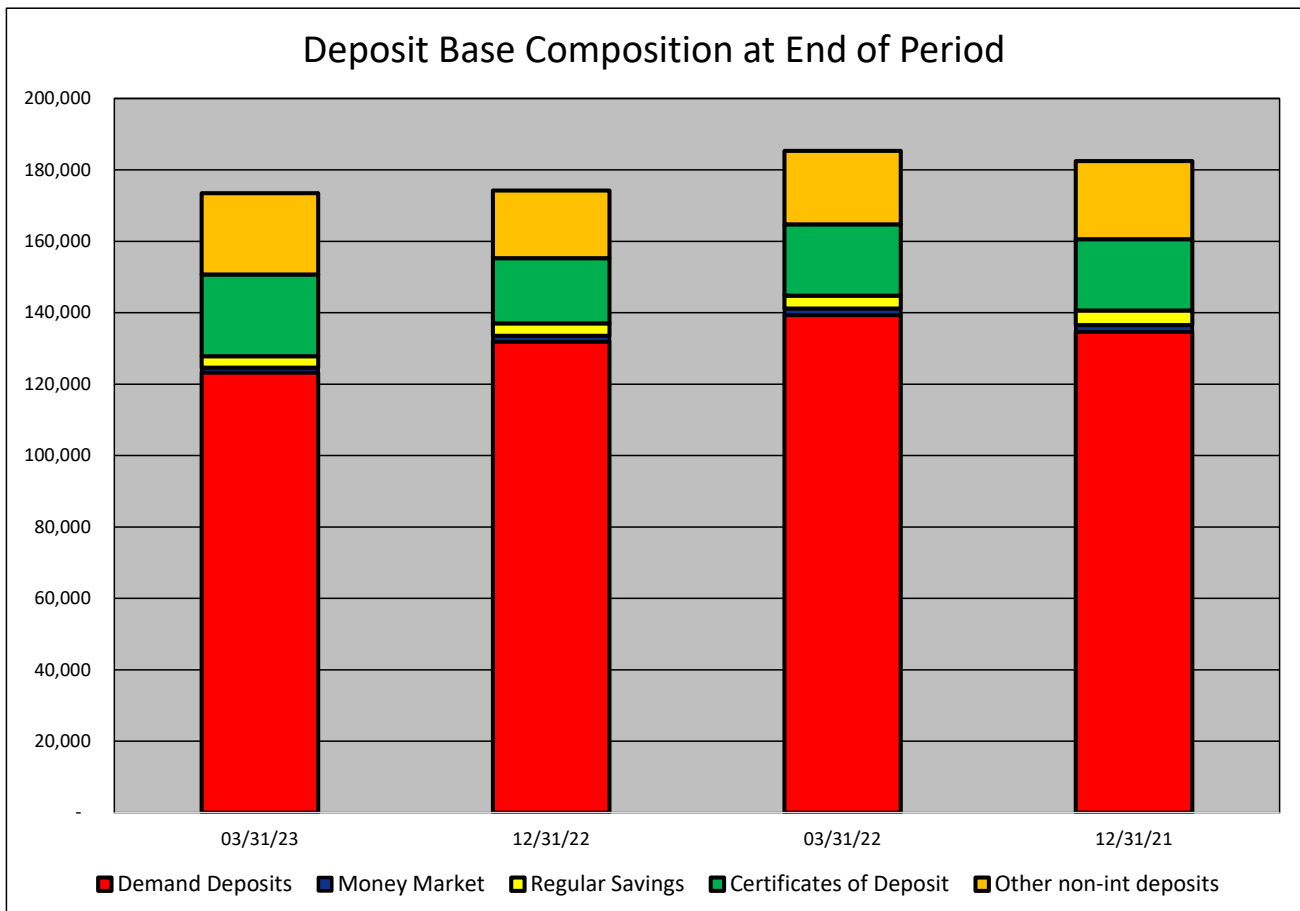
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	53	262	262	(262)	(100.00)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	53	262	262	(262)	(100.00)

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

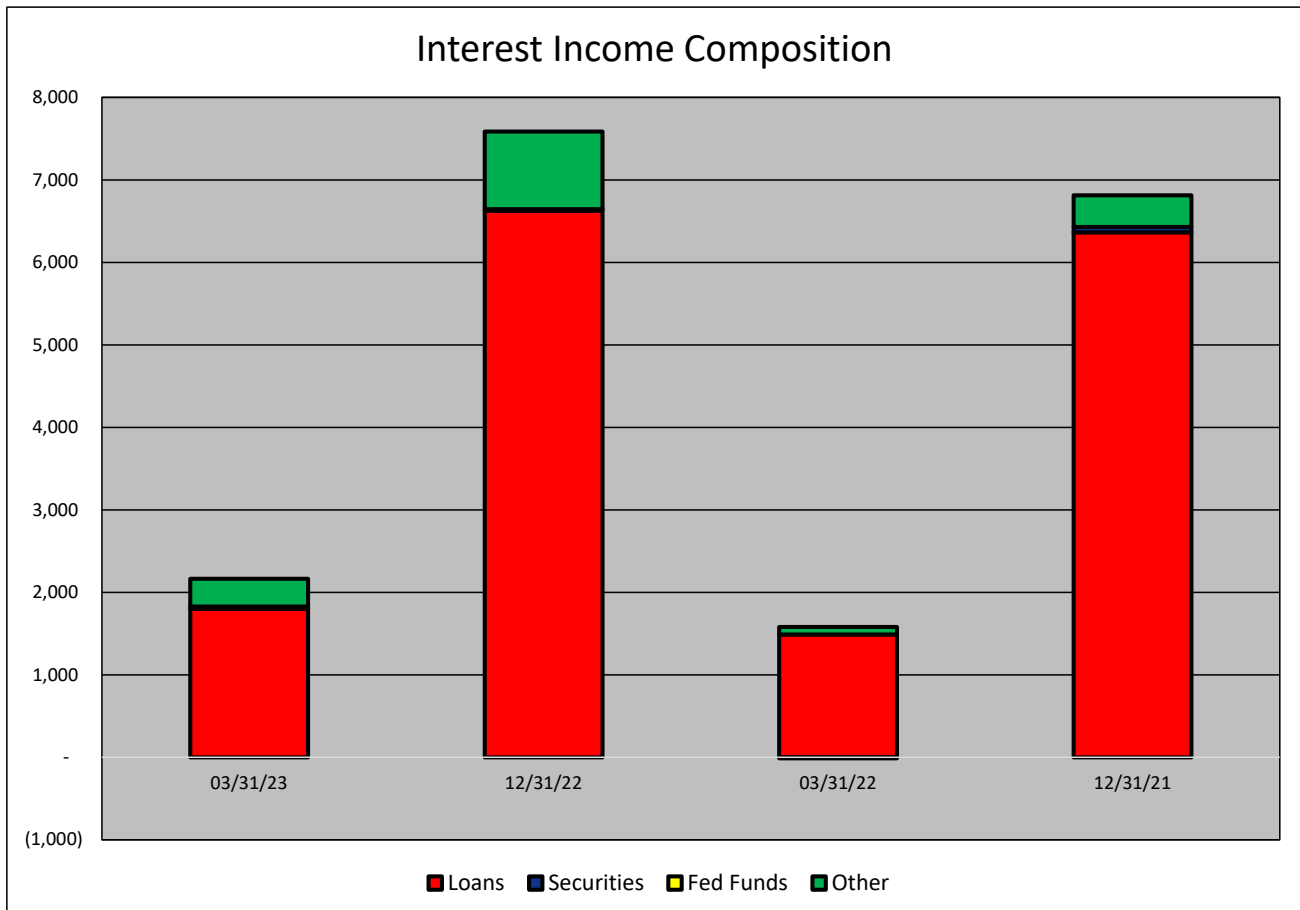
Demand Deposits	123,238	131,885	139,350	134,642	(16,112)	(11.56)
Money Market	1,368	1,657	1,849	1,869	(481)	(26.01)
Regular Savings	3,241	3,462	3,583	4,116	(342)	(9.55)
Certificates of Deposit	22,861	18,286	19,941	19,951	2,920	14.64
Other non-int deposits	22,784	18,908	20,616	21,853	2,168	10.52
<b>Total Deposits</b>	<b>173,492</b>	<b>174,198</b>	<b>185,339</b>	<b>182,431</b>	<b>(11,847)</b>	<b>(6.39)</b>





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

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	1,802	6,628	1,488	6,364	314	21.10
Securities	25	18	(14)	64	39	(278.57)
Fed Funds	-	-	-	-	-	NA
Other	338	941	92	386	246	267.39
<b>Total Int Income</b>	<b>2,165</b>	<b>7,587</b>	<b>1,566</b>	<b>6,814</b>	<b>599</b>	<b>38.25</b>

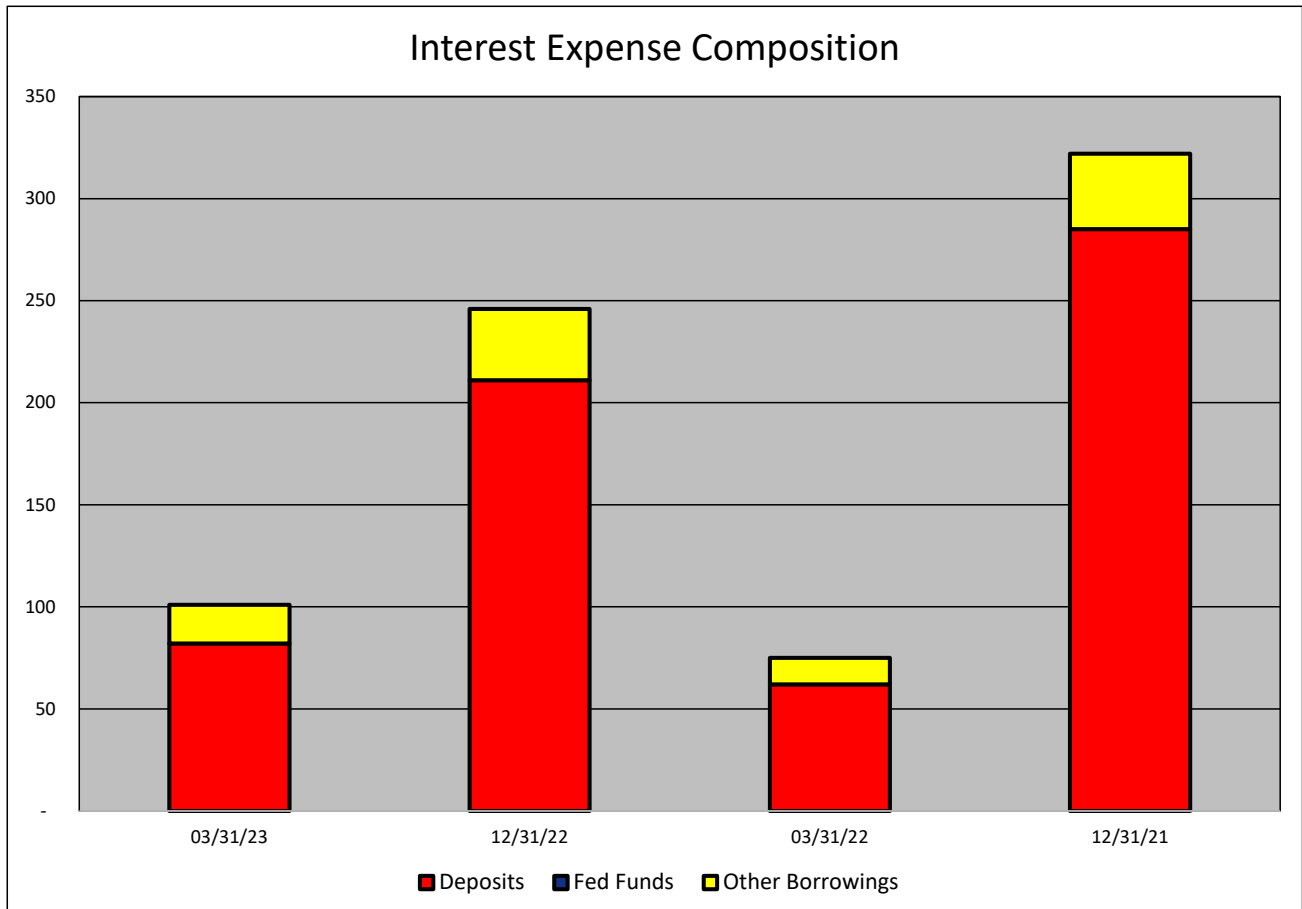


**INTEREST EXPENSE COMPOSITION- Natbank, National Association**  
(Dollars in Thousands)

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	82	211	62	285	20	32.26
Fed Funds	-	-	-	-	-	NA
Other Borrowings	19	35	13	37	6	46.15
<b>Total Int Expense</b>	<b>101</b>	<b>246</b>	<b>75</b>	<b>322</b>	<b>26</b>	<b>34.67</b>

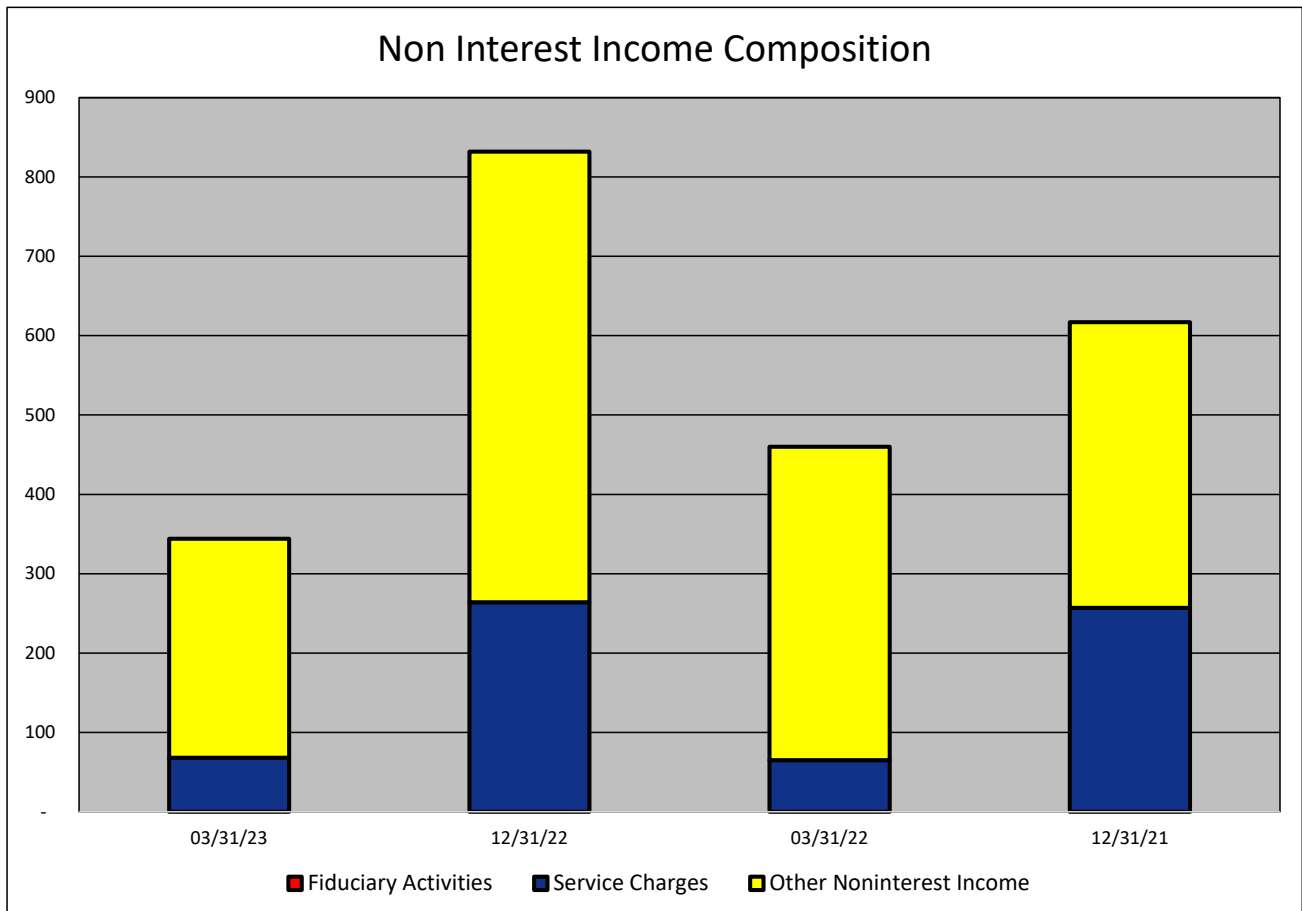


**NONINTEREST INCOME COMPOSITION- Natbank, National Association**  
(Dollars in Thousands)

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 INCOME CATEGORY**

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	68	264	65	257	3	4.62
Other Noninterest Income	276	568	395	360	(119)	(30.13)
<b>Total Nonint. Income</b>	<b>344</b>	<b>832</b>	<b>460</b>	<b>617</b>	<b>(116)</b>	<b>(25.22)</b>

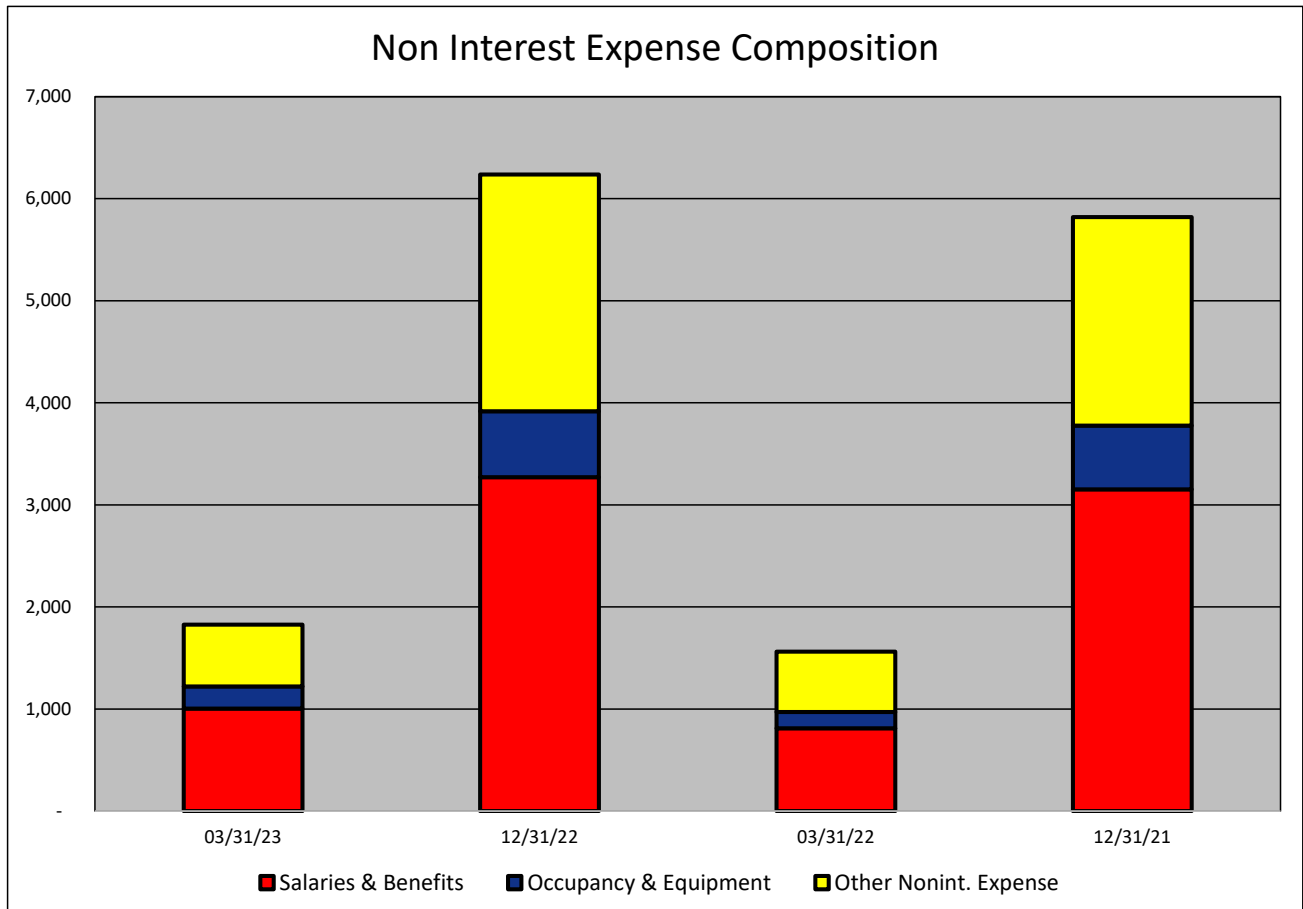


**NONINTEREST EXPENSE COMPOSITION- Natbank, National Association**  
(Dollars in Thousands)

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	1,003	3,271	812	3,151	191	23.52
Occupancy & Equipment	219	647	159	626	60	37.74
Other Nonint. Expense	605	2,319	592	2,043	13	2.20
<b>Total Nonint. Expense</b>	<b>1,827</b>	<b>6,237</b>	<b>1,563</b>	<b>5,820</b>	<b>264</b>	<b>16.89</b>



**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)

<b>Select Peer Average</b>	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	<b>57.16</b>	146.43	147.68	146.43
Locality Bank	27.98	<b>29.02</b>	34.50	35.26	34.50
<b>Natbank, National Association</b>	<b>15.69</b>	<b>16.36</b>	<b>30.20</b>	<b>31.46</b>	<b>30.20</b>
Desjardins Bank, National Association	14.34	<b>14.74</b>	0.00	0.00	0.00
American National Bank	10.61	<b>12.35</b>	15.87	16.51	15.87
Optimumbank	10.02	<b>11.24</b>	0.00	0.00	0.00
Cypress Bank & Trust	11.52	<b>11.20</b>	0.00	0.00	0.00
Flagler Bank	8.83	<b>10.55</b>	12.95	13.90	12.95
Seacoast National Bank	13.23	<b>10.36</b>	12.46	13.65	12.46
Paradise Bank	8.09	<b>10.31</b>	13.75	14.68	13.75
Anchor Bank	7.88	<b>8.77</b>	0.00	0.00	0.00
Bank Of Belle Glade	6.35	<b>8.69</b>	22.46	23.22	22.46
Community Bank Of The South	6.38	<b>8.19</b>	22.75	23.69	22.75
Marine Bank & Trust Company	5.26	<b>8.01</b>	12.36	13.61	12.36

<b>Select Peer Average</b>	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	<b>123.67</b>	79.45	4.99
Natbank, National Association	<b>96.27</b>	<b>78.96</b>	<b>1.69</b>
Flagler Bank	<b>94.97</b>	73.85	19.52
Optimumbank	<b>94.89</b>	80.84	4.20
Desjardins Bank, National Association	<b>90.08</b>	71.10	7.43
Locality Bank	<b>88.93</b>	63.25	12.58
Seacoast National Bank	<b>82.31</b>	66.48	18.15
Evermore Bank	<b>78.44</b>	37.05	0.00
American National Bank	<b>76.17</b>	66.75	16.71
Marine Bank & Trust Company	<b>72.77</b>	66.95	26.02
Paradise Bank	<b>70.70</b>	64.34	14.47
Cypress Bank & Trust	<b>53.72</b>	45.53	19.94
Bank Of Belle Glade	<b>37.36</b>	34.86	30.18
Community Bank Of The South	<b>28.53</b>	26.35	34.18

<b>Select Peer Average</b>	<b>77.77</b>	<b>61.13</b>	<b>15.00</b>
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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	<b>3.39</b>	44.87
Flagler Bank	500,792	<b>1.59</b>	18.64
Desjardins Bank, National Association	341,728	<b>1.47</b>	10.38
American National Bank	467,422	<b>1.41</b>	13.36
Bank Of Belle Glade	135,908	<b>1.35</b>	22.19
Community Bank Of The South	267,132	<b>1.31</b>	22.23
Optimumbank	601,733	<b>0.93</b>	9.17
Marine Bank & Trust Company	667,940	<b>0.91</b>	18.87
Natbank, National Association	204,869	<b>0.89</b>	5.50
Anchor Bank	283,194	<b>0.57</b>	6.86
Seacoast National Bank	14,185,812	<b>0.36</b>	2.82
Cypress Bank & Trust	131,004	<b>(0.06)</b>	(0.49)
Locality Bank	116,868	<b>(1.77)</b>	(6.04)
Evermore Bank	47,269	<b>(6.88)</b>	(11.87)

<b>Select Peer Average</b>	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	<b>47.15</b>	15.29
Community Bank Of The South	0.14	1.47	<b>47.85</b>	12.56
Flagler Bank	0.26	1.33	<b>49.84</b>	11.50
Paradise Bank	0.99	2.40	<b>50.00</b>	7.91
Bank Of Belle Glade	0.25	1.59	<b>50.56</b>	8.99
Optimumbank	0.48	1.57	<b>53.27</b>	11.71
Desjardins Bank, National Association	1.05	1.81	<b>59.27</b>	7.48
Marine Bank & Trust Company	0.28	1.74	<b>59.87</b>	8.59
Seacoast National Bank	0.60	2.40	<b>69.21</b>	9.24
<b>Natbank, National Association</b>	<b>0.67</b>	<b>2.90</b>	<b>75.87</b>	<b>5.88</b>
Anchor Bank	0.33	2.70	<b>79.91</b>	7.07
Cypress Bank & Trust	6.05	3.04	<b>98.81</b>	2.66
Locality Bank	0.19	5.15	<b>149.00</b>	4.87
Evermore Bank	0.03	8.37	<b>240.44</b>	3.27

<b>Select Peer Average</b>	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	<b>0.00</b>	0.00
Community Bank Of The South	1.49	0.00	<b>0.00</b>	0.00
Desjardins Bank, National Association	1.03	0.00	<b>0.00</b>	0.00
Bank Of Belle Glade	0.85	0.00	<b>0.00</b>	0.00
Evermore Bank	1.11	0.00	<b>0.00</b>	0.00
Cypress Bank & Trust	1.50	0.00	<b>0.00</b>	0.00
Locality Bank	0.97	0.00	<b>0.00</b>	0.00
Natbank, National Association	1.03	0.00	<b>0.00</b>	0.00
Optimumbank	1.27	0.00	<b>0.00</b>	0.00
Paradise Bank	1.09	0.03	<b>0.02</b>	0.19
Flagler Bank	1.07	0.20	<b>0.15</b>	1.55
Marine Bank & Trust Company	1.39	0.34	<b>0.23</b>	3.64
Anchor Bank	0.58	0.38	<b>0.30</b>	3.64
Seacoast National Bank	1.54	0.51	<b>0.39</b>	4.47

<b>Select Peer Average</b>	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	<b>6.27</b>	27.54	0.00	8.60	21.58
Anchor Bank	<b>3.50</b>	5.74	0.00	4.99	0.00
Optimumbank	<b>3.33</b>	3.32	7.31	0.08	4.12
Flagler Bank	<b>1.74</b>	2.04	0.00	0.00	19.52
Evermore Bank	<b>1.51</b>	56.75	0.00	0.00	0.00
<b>Natbank, National Association</b>	<b>1.51</b>	<b>15.83</b>	<b>0.16</b>	<b>0.00</b>	<b>1.69</b>
Paradise Bank	<b>1.22</b>	13.81	0.00	0.00	14.47
Seacoast National Bank	<b>1.20</b>	3.95	0.05	4.84	13.22
Marine Bank & Trust Company	<b>1.12</b>	2.54	0.00	0.31	25.72
Locality Bank	<b>1.04</b>	20.37	0.00	0.00	12.58
American National Bank	<b>0.99</b>	2.23	9.19	0.00	16.71
Cypress Bank & Trust	<b>0.88</b>	12.69	12.49	19.57	0.00
Community Bank Of The South	<b>0.73</b>	35.25	0.00	0.00	34.18
Desjardins Bank, National Association	<b>0.66</b>	19.94	0.00	7.43	0.00

<b>Select Peer Average</b>	<b>1.84</b>	<b>15.86</b>	<b>2.09</b>	<b>3.27</b>	<b>11.70</b>
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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	<b>79.82</b>	0.54	0.00	0.00
Anchor Bank	<b>78.99</b>	4.13	0.00	0.00
<b>Natbank, National Association</b>	<b>78.15</b>	<b>1.56</b>	<b>0.00</b>	<b>0.00</b>
Flagler Bank	<b>73.06</b>	1.00	0.00	0.00
Desjardins Bank, National Association	<b>70.36</b>	0.53	0.00	0.00
American National Bank	<b>66.28</b>	0.08	0.00	0.00
Marine Bank & Trust Company	<b>66.02</b>	1.21	0.00	0.00
Seacoast National Bank	<b>65.45</b>	1.09	0.05	5.55
Paradise Bank	<b>63.64</b>	3.32	0.00	0.60
Locality Bank	<b>62.63</b>	2.05	0.00	0.00
Cypress Bank & Trust	<b>44.85</b>	4.28	0.00	0.15
Evermore Bank	<b>36.34</b>	4.41	0.00	0.00
Bank Of Belle Glade	<b>34.56</b>	0.31	0.00	0.00
Community Bank Of The South	<b>25.95</b>	0.99	0.00	0.00

<b>Select Peer Average</b>	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	<b>80.29</b>	12.90	93.19	0.00	6.81
Natbank, National Association	<b>72.14</b>	27.86	100.00	0.00	0.00
Bank Of Belle Glade	<b>49.54</b>	50.46	100.00	0.00	0.00
Paradise Bank	<b>47.99</b>	52.01	100.00	0.00	0.00
Cypress Bank & Trust	<b>38.20</b>	60.56	98.76	1.24	0.00
American National Bank	<b>35.58</b>	64.41	99.99	0.01	0.00
Marine Bank & Trust Company	<b>35.05</b>	62.36	97.41	0.00	2.59
Seacoast National Bank	<b>34.83</b>	59.23	94.06	3.00	2.94
Anchor Bank	<b>30.72</b>	39.85	70.57	7.22	22.21
Optimumbank	<b>29.12</b>	66.36	95.49	0.00	4.51
Community Bank Of The South	<b>28.97</b>	71.03	100.00	0.00	0.00
Flagler Bank	<b>21.15</b>	64.38	85.53	0.62	13.85
Locality Bank	<b>17.84</b>	82.16	100.00	0.00	0.00
Evermore Bank	<b>15.91</b>	84.09	100.00	0.00	0.00

<b>Select Peer Average</b>	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	<b>6.21</b>	93.20
Seacoast National Bank	5.02	1.37	<b>4.20</b>	88.75
Natbank, National Association	4.30	0.97	<b>4.10</b>	98.20
Desjardins Bank, National Association	4.28	2.43	<b>3.86</b>	97.78
Evermore Bank	4.93	3.24	<b>3.76</b>	92.07
Anchor Bank	5.34	2.62	<b>3.70</b>	93.71
American National Bank	4.39	1.38	<b>3.61</b>	97.43
Locality Bank	5.21	2.91	<b>3.50</b>	97.12
Cypress Bank & Trust	4.63	1.96	<b>3.48</b>	90.50
Optimumbank	5.14	2.65	<b>3.46</b>	97.24
Bank Of Belle Glade	3.92	1.18	<b>3.37</b>	100.70
Community Bank Of The South	3.95	0.83	<b>3.33</b>	96.16
Marine Bank & Trust Company	4.10	1.53	<b>3.15</b>	96.40
Flagler Bank	4.61	2.05	<b>3.10</b>	94.56

<b>Select Peer Average</b>	4.77	1.90	4.08	95.27
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