

Seacoast National Bank

Stuart, FL

Established

1/1/1933

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)

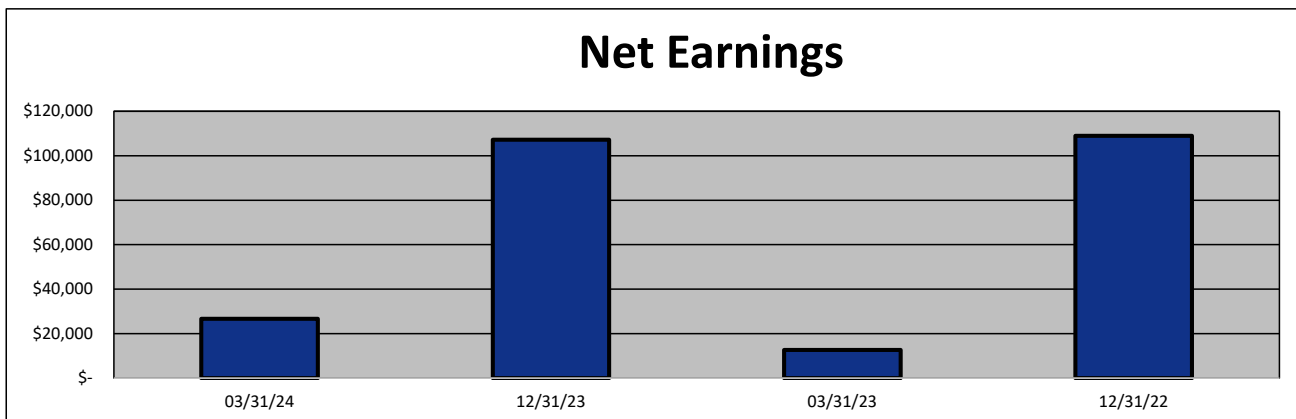
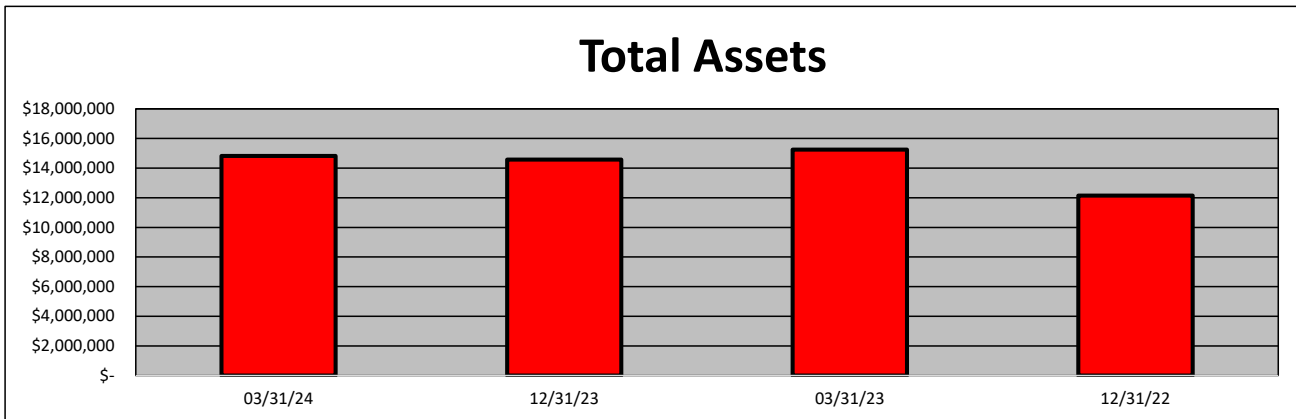
EXECUTIVE SUMMARY - Seacoast National Bank
(Percentage)

Period Ending	03/31/24	12/31/23	03/31/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	14.25	14.42	13.23	12.95	9.56	11.87
Leverage Ratio	10.49	10.32	10.32	10.44	10.76	13.16
Tier 1 Cap/Risk Based Assets	13.93	13.64	12.40	13.46	12.94	11.25
Risk Based Ratio	15.18	14.82	13.59	14.47	13.79	11.82
Common Equity Tier 1 Capital Ratio	13.93	13.64	12.40	13.46	12.90	11.25
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	83.09	85.45	82.31	81.60	73.91	79.80
Loans/Assets	67.38	69.09	66.48	67.12	62.12	65.13
Securities/Assets	17.76	17.36	18.15	21.64	20.01	13.01
PROFITABILITY:						
Return on Avg Assets	0.72	0.72	0.36	0.97	0.74	0.64
Return on Avg Equity	5.07	5.50	2.82	8.10	10.88	8.16
Nonint Income/Avg Assets	0.51	0.52	0.60	0.61	0.79	0.83
Net Overhead Ratio	1.89	2.11	2.40	1.79	2.13	2.53
Efficiency Ratio	71.29	68.54	69.21	61.35	73.35	76.56
Assets (per million) per Employee	10.43	9.46	9.24	8.15	10.38	8.71
ASSET QUALITY:						
Allowance/Loans	1.47	1.48	1.54	1.40	1.31	1.03
Nonperforming Loans/Total Loans	0.79	0.66	0.51	0.38	0.50	0.14
Nonperforming Assets/Total Assets	0.58	0.51	0.39	0.27	0.32	0.11
Adjusted Texas Ratio	6.02	5.21	4.47	2.93	3.59	0.95
YIELDS & COSTS:						
Yield on earning assets	5.28	5.21	5.02	3.72	5.37	5.64
Cost of funds	3.13	2.35	1.37	0.17	3.00	3.40
Net interest margin	3.19	3.72	4.20	3.60	2.82	3.28
Avg Earning Assets/Avg Assets	89.29	88.98	88.75	91.30	95.76	95.89

SELECTED FINANCIAL DATA - Seacoast National Bank
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	14,821,611	14,571,868	15,247,533	12,140,146	(425,922)	(2.79)
Cash and Equivalents	690,581	453,039	794,479	205,176	(103,898)	(13.08)
Securities	2,632,865	2,529,956	2,767,561	2,627,370	(134,696)	(4.87)
Loans, net	9,987,527	10,067,331	10,137,233	8,147,875	(149,706)	(1.48)
Deposit Accounts	12,020,707	11,781,563	12,316,316	9,984,626	(295,609)	(2.40)
Fed Funds & Repos	427,925	475,764	393,267	283,727	34,658	8.81
Total Equity	2,111,379	2,101,688	2,017,773	1,572,493	93,606	4.64

Period Ending	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	26,697	107,223	12,671	108,980	14,026	110.69
Interest Income	175,706	688,941	157,983	380,466	17,723	11.22
Interest Expense	69,620	196,866	25,837	12,110	43,783	169.46
Net Interest Income	106,086	492,075	132,146	368,356	(26,060)	(19.72)
Prov for Credit Losses	1,368	37,518	31,598	26,183	(30,230)	(95.67)
Noninterest income	19,166	77,145	21,121	68,294	(1,955)	(9.26)
Gain on Sale of Securities	(3,758)	(2,935)	5	-	(3,763)	(75,260.00)
Noninterest Expense	89,421	390,565	106,195	268,110	(16,774)	(15.80)
Net Operating Income	34,463	141,137	15,474	142,357	18,989	122.72
Income Taxes	7,995	31,021	2,910	32,281	5,085	174.74

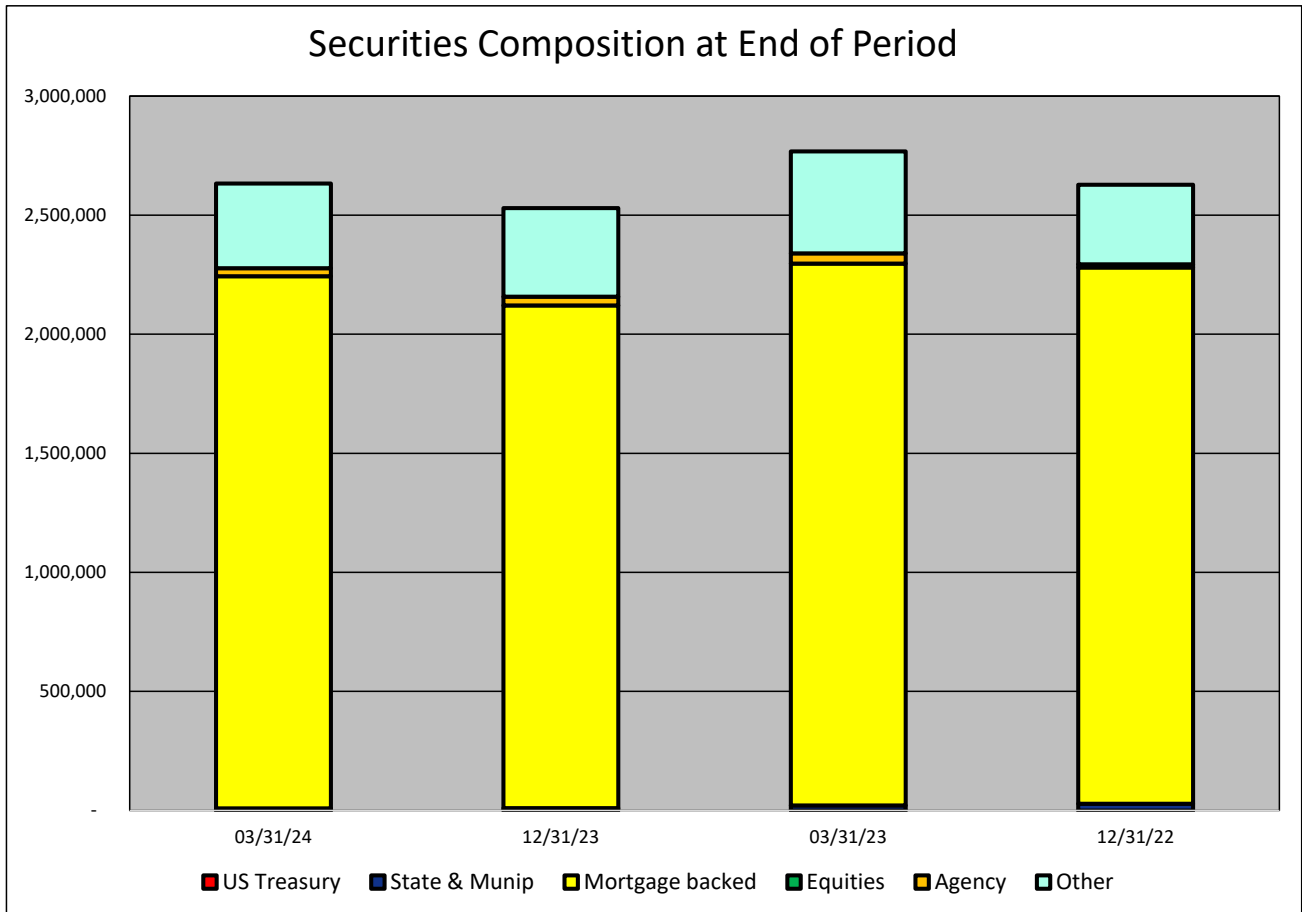


SECURITIES COMPOSITION - Seacoast National Bank
(Dollars in Thousands)

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	192	192	188	186	4	2.13
State & Munip	9,162	9,390	20,672	27,741	(11,510)	(55.68)
Mortgage backed	2,233,714	2,111,013	2,275,556	2,252,447	(41,842)	(1.84)
Equities	-	-	-	-	-	NA
Agency	33,637	37,253	43,196	13,462	(9,559)	(22.13)
Other	356,160	372,108	427,949	333,534	(71,789)	(16.78)
Total Securities	2,632,865	2,529,956	2,767,561	2,627,370	(134,696)	(4.87)

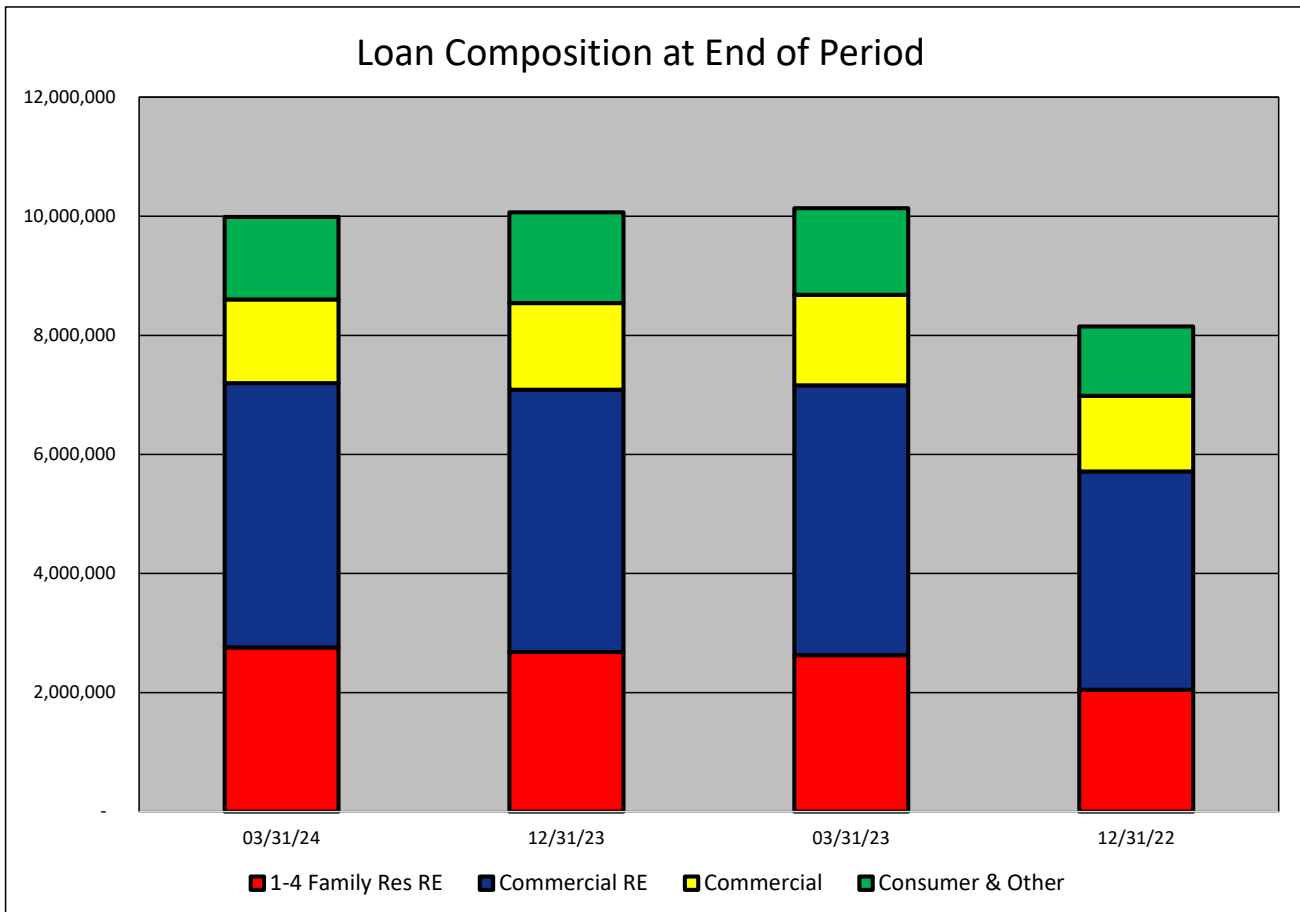


LOAN PORTFOLIO COMPOSITION - Seacoast National Bank
(Dollars in Thousands)

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	2,756,852	2,680,522	2,626,461	2,047,386	130,391	4.96
Commercial RE	4,438,624	4,408,261	4,533,508	3,668,175	(94,884)	(2.09)
Commercial	1,408,076	1,453,050	1,522,216	1,270,207	(114,140)	(7.50)
Consumer & Other	1,383,975	1,525,498	1,455,048	1,162,107	(71,073)	(4.88)
Loans, Net	9,987,527	10,067,331	10,137,233	8,147,875	(149,706)	(1.48)



LOAN PORTFOLIO QUALITY - Seacoast National Bank
(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):

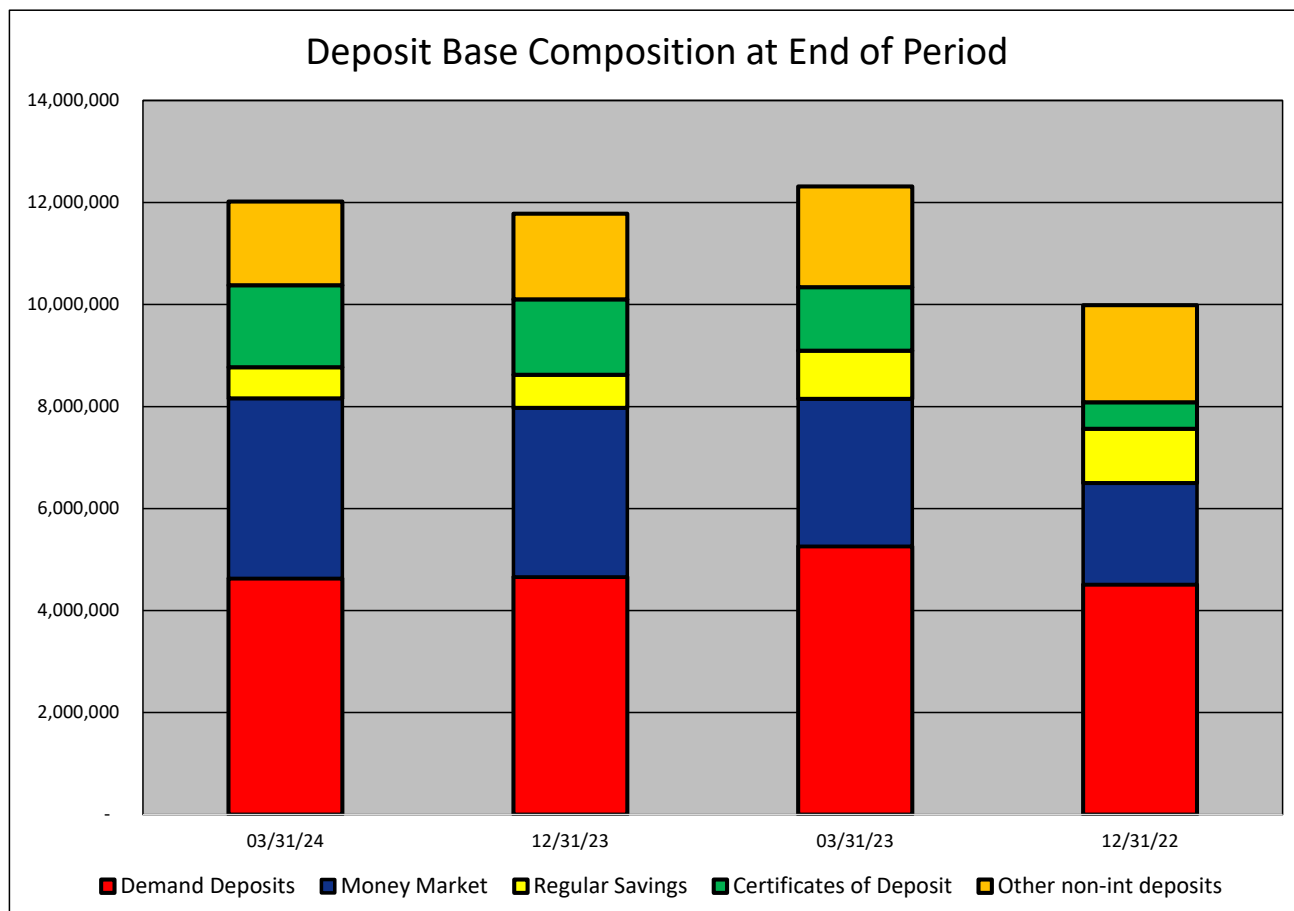
Beginning Balance	148,931	113,894	113,894	83,315	35,037	30.76
Total Recoveries	998	3,434	417	2,017	581	139.33
Total Charge-offs	4,628	24,795	3,605	2,897	1,023	28.38
Provision Expense	1,368	37,518	31,598	26,183	(30,230)	(95.67)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	18,879	13,335	5,276	(13,335)	(100.00)
Ending Balance	146,669	148,931	155,640	113,894	(8,971)	(5.76)

NON-PERFORMING ASSETS:

Total-90+ Days Past Due	1,960	1,505	949	1,943	1,011	106.53
Total-Nonaccrual	77,205	65,103	50,719	28,843	26,486	52.22
Foreclosed Real Estate	7,315	7,560	7,755	2,301	(440)	(5.67)
Total Non-perf Assets	86,480	74,168	59,423	33,087	27,057	45.53

DEPOSIT BASE COMPOSITION - Seacoast National Bank
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
DEPOSIT BASE CATEGORY:						
Demand Deposits	4,629,847	4,658,515	5,258,103	4,511,959	(628,256)	(11.95)
Money Market	3,531,029	3,314,288	2,893,128	1,985,974	637,901	22.05
Regular Savings	608,081	651,465	941,206	1,064,382	(333,125)	(35.39)
Certificates of Deposit	1,610,335	1,476,155	1,245,366	522,914	364,969	29.31
Other non-int deposits	1,641,415	1,681,140	1,978,513	1,899,397	(337,098)	(17.04)
Total Deposits	12,020,707	11,781,563	12,316,316	9,984,626	(295,609)	(2.40)

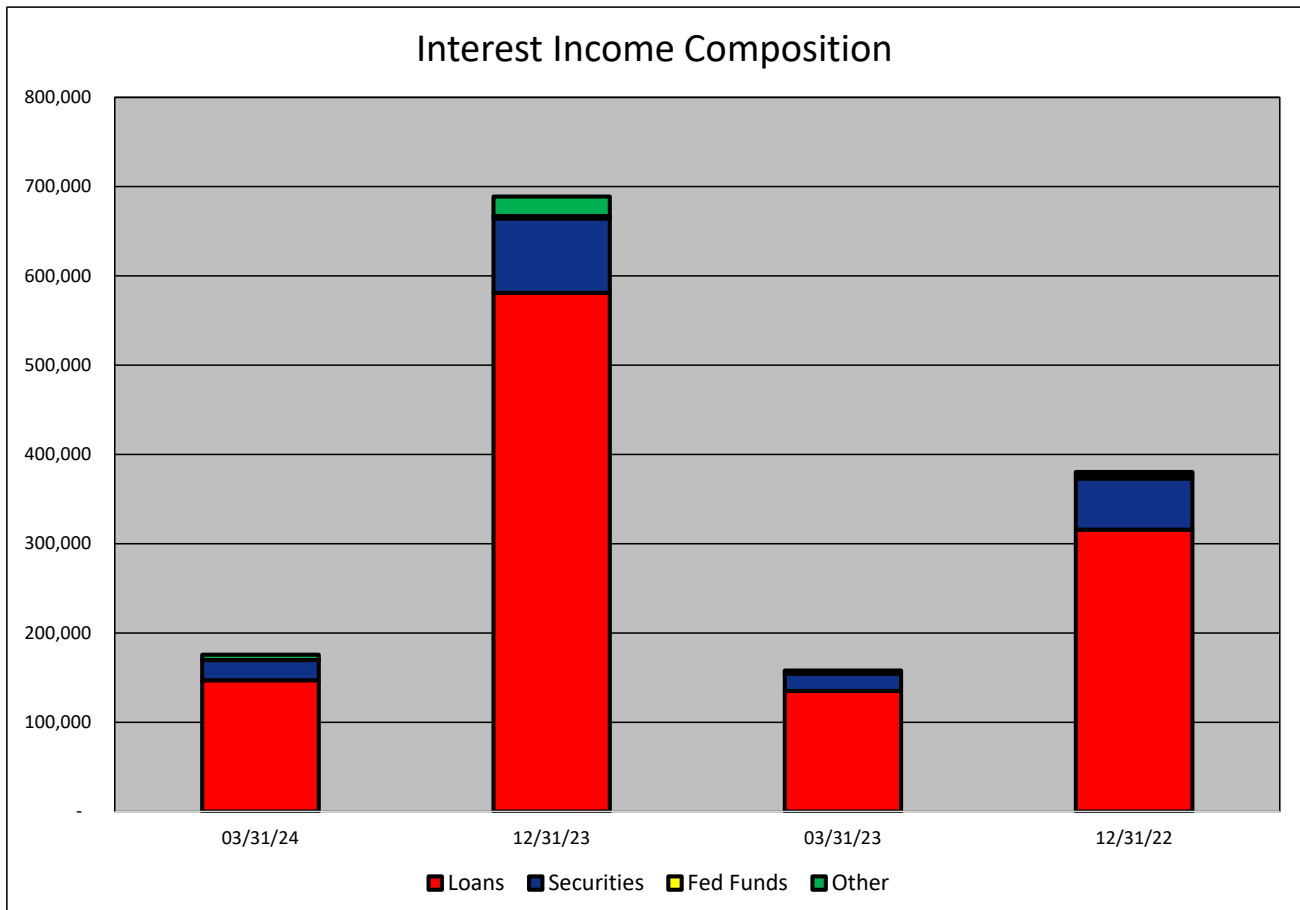


INTEREST INCOME COMPOSITION- Seacoast National Bank
(Dollars in Thousands)

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 INCOME CATEGORY

Loans	147,095	581,106	135,167	315,717	11,928	8.82
Securities	22,427	83,279	19,349	57,157	3,078	15.91
Fed Funds	214	2,846	1,294	4,104	(1,080)	(83.46)
Other	5,970	21,710	2,173	3,488	3,797	174.74
Total Int Income	175,706	688,941	157,983	380,466	17,723	11.22

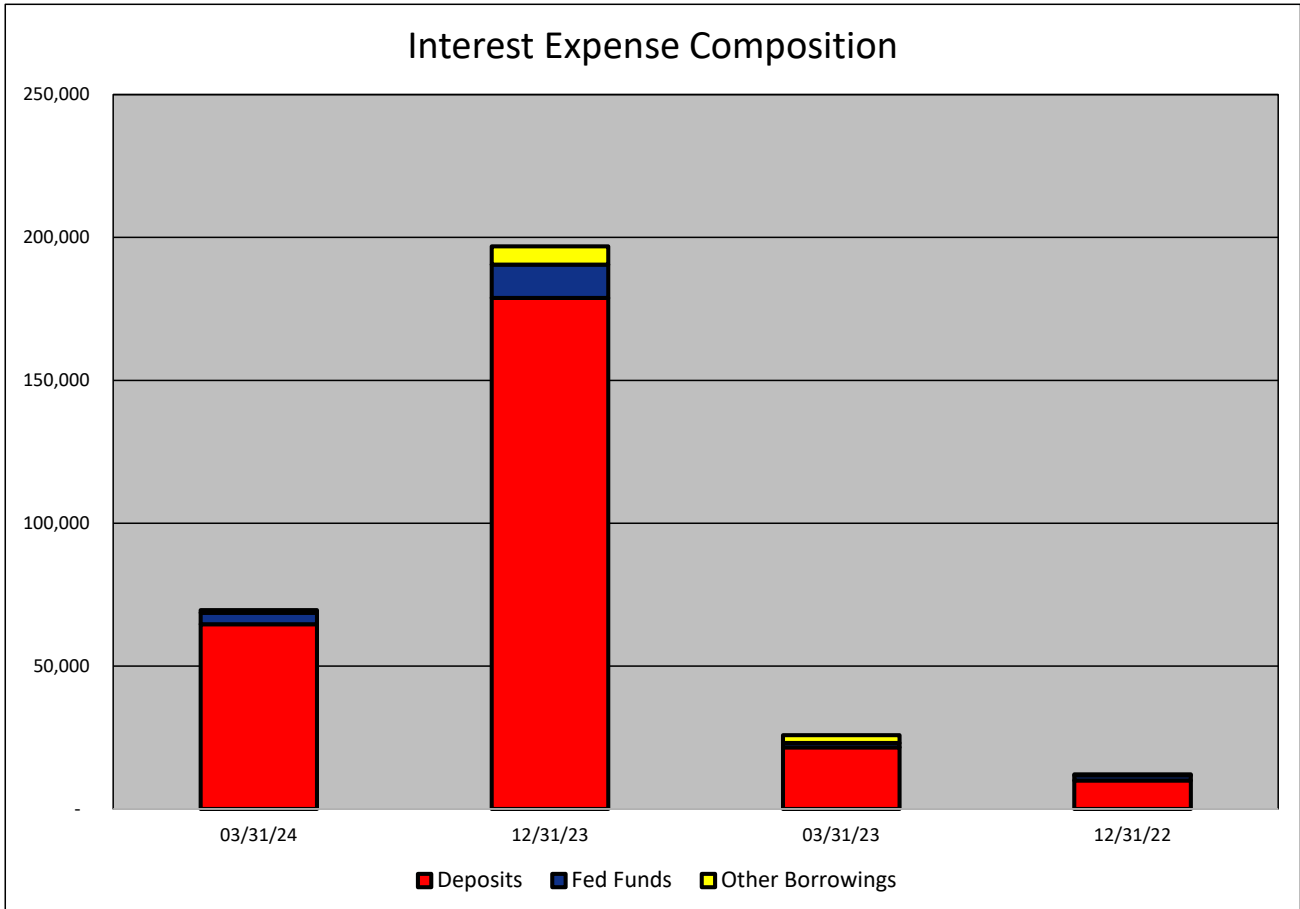


INTEREST EXPENSE COMPOSITION- Seacoast National Bank
(Dollars in Thousands)

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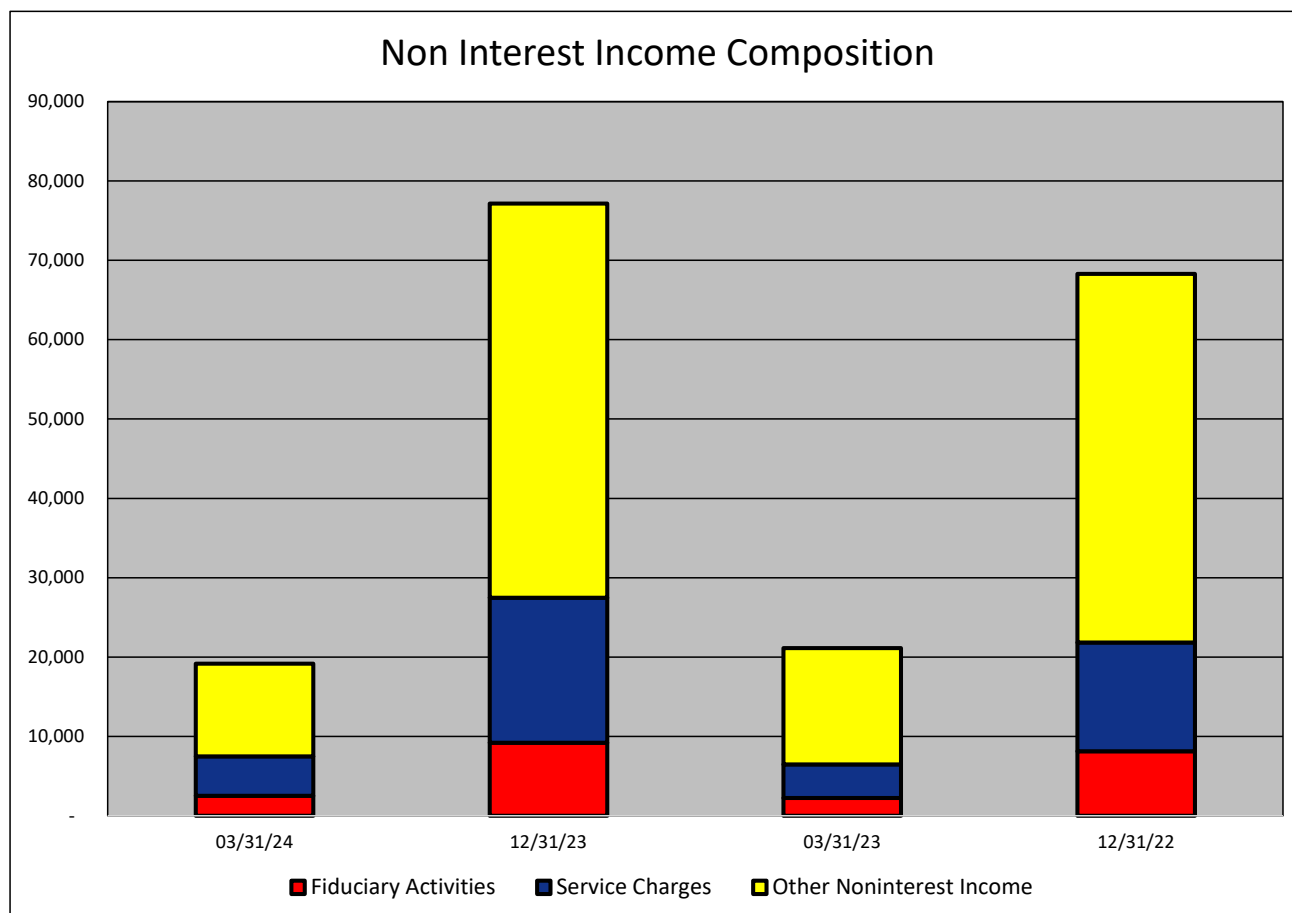
INTEREST EXPENSE CATEGORY

Deposits	64,655	178,789	21,585	9,960	43,070	199.54
Fed Funds	4,005	11,698	1,476	1,820	2,529	171.34
Other Borrowings	960	6,379	2,776	330	(1,816)	(65.42)
Total Int Expense	69,620	196,866	25,837	12,110	43,783	169.46



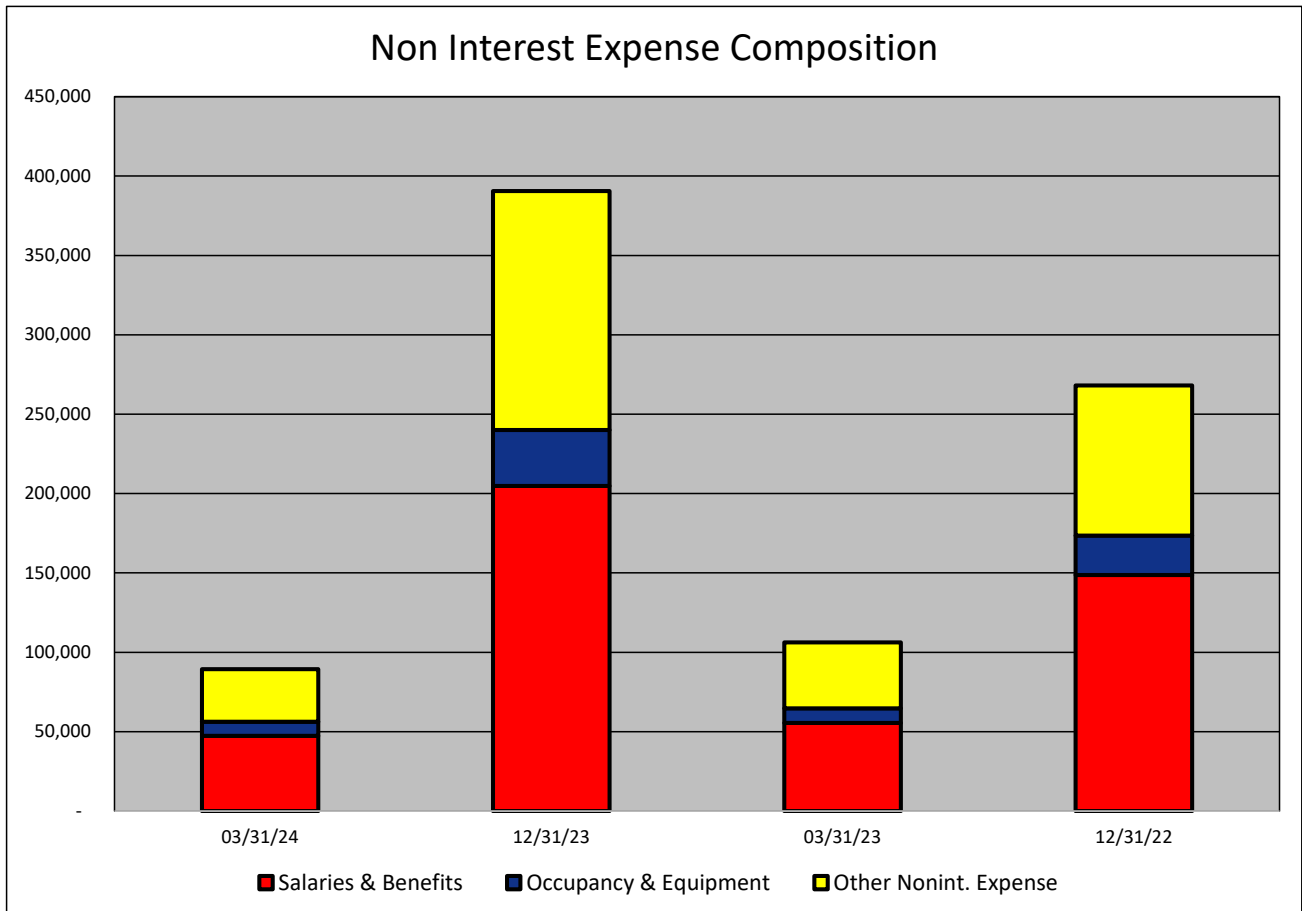
NONINTEREST INCOME COMPOSITION- Seacoast National Bank
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	2,533	9,210	2,227	8,114	306	13.74
Service Charges	4,960	18,278	4,242	13,708	718	16.93
Other Noninterest Income	11,673	49,657	14,652	46,472	(2,979)	(20.33)
Total Nonint. Income	19,166	77,145	21,121	68,294	(1,955)	(9.26)



NONINTEREST EXPENSE COMPOSITION- Seacoast National Bank
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	47,453	204,795	55,504	148,647	(8051)	(14.51)
Occupancy & Equipment	8,884	35,212	9,152	24,907	(268)	(2.93)
Other Nonint. Expense	33,084	150,558	41,539	94,556	(8455)	(20.35)
Total Nonint. Expense	89,421	390,565	106,195	268,110	(16774)	(15.80)



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	125.70
Locality Bank	203,065	121,644	66.93
Optimumbank	940,399	620,872	51.46
Cypress Bank & Trust	187,234	135,596	38.08
Anchor Bank	351,361	304,213	15.50
Marine Bank & Trust Company	666,307	652,826	2.07
Natbank, National Association	215,083	211,516	1.69
Paradise Bank	367,503	363,955	0.97
American National Bank	468,771	473,918	(1.09)
Seacoast National Bank	14,821,611	15,247,533	(2.79)
Community Bank Of The South	243,515	251,241	(3.08)
Desjardins Bank, National Association	339,536	351,388	(3.37)
Bank Of Belle Glade	125,087	134,921	(7.29)

Select Peer Average	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	315.67
Locality Bank	139,392	76,939	81.17
Optimumbank	754,650	501,910	50.36
Cypress Bank & Trust	80,047	61,740	29.65
Anchor Bank	280,030	241,705	15.86
Bank Of Belle Glade	54,144	47,031	15.12
Community Bank Of The South	72,783	66,185	9.97
Natbank, National Association	181,038	167,023	8.39
American National Bank	339,660	316,357	7.37
Paradise Bank	245,965	234,166	5.04
Desjardins Bank, National Association	259,020	249,825	3.68
Marine Bank & Trust Company	444,241	437,074	1.64
Seacoast National Bank	9,987,527	10,137,233	(1.48)

Select Peer Average	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	23.03	27.53	28.49	27.53
Natbank, National Association	20.44	21.42	38.63	39.89	38.63
Locality Bank	15.71	17.01	0.00	0.00	0.00
Desjardins Bank, National Association	16.48	16.48	0.00	0.00	0.00
American National Bank	11.06	13.21	16.01	16.72	16.01
Anchor Bank	10.05	10.90	0.00	0.00	0.00
Seacoast National Bank	14.25	10.49	13.93	15.18	13.93
Paradise Bank	7.42	10.35	13.28	14.20	13.28
Cypress Bank & Trust	9.37	10.22	0.00	0.00	0.00
Optimumbank	8.77	10.19	0.00	0.00	0.00
Bank Of Belle Glade	7.78	10.05	0.00	0.00	0.00
Community Bank Of The South	6.65	9.29	23.15	24.20	23.15
Marine Bank & Trust Company	5.92	8.42	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	113.73	84.17	2.00
Anchor Bank	113.43	79.70	3.73
Desjardins Bank, National Association	103.57	76.29	7.03
Optimumbank	94.27	80.25	2.88
Evermore Bank	88.19	68.24	2.32
Seacoast National Bank	83.09	67.38	17.76
American National Bank	83.05	72.46	13.72
Locality Bank	81.98	68.64	5.02
Marine Bank & Trust Company	74.64	66.67	23.64
Paradise Bank	72.94	66.93	12.47
Cypress Bank & Trust	48.99	42.75	17.75
Bank Of Belle Glade	47.05	43.29	28.41
Community Bank Of The South	32.47	29.89	32.42

Select Peer Average	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	2.82	38.22
Desjardins Bank, National Association	339,650	1.85	11.37
Optimumbank	865,597	1.29	14.67
Bank Of Belle Glade	128,618	1.00	13.29
American National Bank	461,504	0.83	7.30
Community Bank Of The South	245,770	0.72	10.65
Seacoast National Bank	14,901,409	0.72	5.07
Marine Bank & Trust Company	685,162	0.57	9.72
Anchor Bank	330,513	0.43	4.59
Cypress Bank & Trust	162,533	0.14	1.30
Natbank, National Association	207,040	(0.20)	(0.96)
Locality Bank	187,900	(0.88)	(5.13)
Evermore Bank	111,594	(0.92)	(3.99)

Select Peer Average	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	46.49	14.25
Desjardins Bank, National Association	1.01	1.78	52.93	7.55
Paradise Bank	0.93	2.89	57.51	7.82
American National Bank	0.15	1.65	59.79	14.65
Bank Of Belle Glade	0.30	1.96	62.83	8.34
Community Bank Of The South	0.16	1.53	63.39	12.82
Marine Bank & Trust Company	0.28	1.66	68.35	9.52
Seacoast National Bank	0.51	1.89	71.29	10.43
Anchor Bank	0.33	2.43	81.40	8.17
Cypress Bank & Trust	5.80	2.56	97.19	3.47
Natbank, National Association	0.14	4.57	105.13	4.89
Evermore Bank	0.12	4.48	113.73	5.23
Locality Bank	0.46	4.15	115.30	6.15

Select Peer Average	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	0.00	0.00
Community Bank Of The South	1.28	0.00	0.00	0.00
Bank Of Belle Glade	0.74	0.00	0.00	0.00
Evermore Bank	0.99	0.00	0.00	0.00
Cypress Bank & Trust	1.21	0.00	0.00	0.00
Paradise Bank	1.04	0.00	0.00	0.00
Marine Bank & Trust Company	1.50	0.03	0.02	0.26
Desjardins Bank, National Association	1.04	0.11	0.08	0.49
Optimumbank	1.10	0.10	0.08	0.80
Natbank, National Association	0.74	0.19	0.16	0.75
Locality Bank	1.03	0.29	0.20	1.20
Anchor Bank	0.51	0.37	0.30	2.84
Seacoast National Bank	1.47	0.79	0.58	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	1.52	14.41	17.14	17.49	0.00
Optimumbank	1.49	1.28	13.40	0.37	2.51
Natbank, National Association	1.33	9.82	0.06	0.00	2.00
Bank Of Belle Glade	1.22	25.62	0.00	8.11	20.30
Locality Bank	1.04	23.64	0.00	0.00	5.02
Paradise Bank	0.99	13.21	0.00	0.00	12.47
Seacoast National Bank	0.93	3.60	0.12	4.52	13.15
Anchor Bank	0.79	10.27	0.00	3.73	0.00
Marine Bank & Trust Company	0.75	5.83	0.00	0.30	23.34
Community Bank Of The South	0.72	33.14	0.00	0.00	32.42
Evermore Bank	0.72	26.93	0.00	0.00	2.32
American National Bank	0.69	2.16	6.61	0.00	13.72
Desjardins Bank, National Association	0.58	15.16	0.00	7.03	0.00

Select Peer Average	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	83.55	1.63	0.00	0.00
Optimumbank	79.37	0.38	0.00	0.00
Anchor Bank	79.29	3.41	0.00	0.00
Desjardins Bank, National Association	75.50	0.40	0.00	0.00
American National Bank	71.90	0.08	0.00	0.00
Locality Bank	67.94	1.13	0.00	0.01
Evermore Bank	67.17	1.80	0.00	0.00
Seacoast National Bank	66.33	1.05	0.05	5.55
Paradise Bank	66.23	3.46	0.00	0.48
Marine Bank & Trust Company	65.67	1.11	0.00	0.00
Bank Of Belle Glade	42.97	0.51	0.00	0.00
Cypress Bank & Trust	42.23	3.11	0.00	0.08
Community Bank Of The South	29.51	1.03	0.00	0.00

Select Peer Average	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	76.49	12.80	89.29	0.00	10.71
Natbank, National Association	70.87	24.92	95.79	0.00	4.21
Bank Of Belle Glade	48.70	51.30	100.00	0.00	0.00
Paradise Bank	39.37	60.63	100.00	0.00	0.00
American National Bank	31.07	68.93	100.00	0.00	0.00
Cypress Bank & Trust	28.72	70.00	98.72	1.28	0.00
Seacoast National Bank	28.35	67.37	95.72	3.41	0.88
Marine Bank & Trust Company	26.43	68.78	95.20	0.00	4.80
Optimumbank	25.77	67.98	93.75	0.00	6.25
Anchor Bank	22.76	56.40	79.16	0.00	20.84
Community Bank Of The South	21.94	78.06	100.00	0.00	0.00
Locality Bank	17.59	82.41	100.00	0.00	0.00
Evermore Bank	10.06	89.94	100.00	0.00	0.00

Select Peer Average	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	6.15	92.90
Natbank, National Association	5.14	3.51	4.36	99.58
Desjardins Bank, National Association	4.98	3.42	4.34	97.96
Evermore Bank	7.01	4.30	4.03	97.46
Optimumbank	6.40	3.95	3.68	97.26
Locality Bank	6.62	4.39	3.62	97.85
Bank Of Belle Glade	4.33	2.37	3.24	101.84
Anchor Bank	6.00	3.84	3.23	94.84
Seacoast National Bank	5.28	3.13	3.19	89.29
Cypress Bank & Trust	5.31	3.36	3.05	91.73
American National Bank	5.11	3.54	2.93	97.55
Community Bank Of The South	4.66	2.35	2.73	91.65
Marine Bank & Trust Company	4.69	3.00	2.59	96.68

Select Peer Average	5.64	3.40	3.28	95.89
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