

# 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 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)

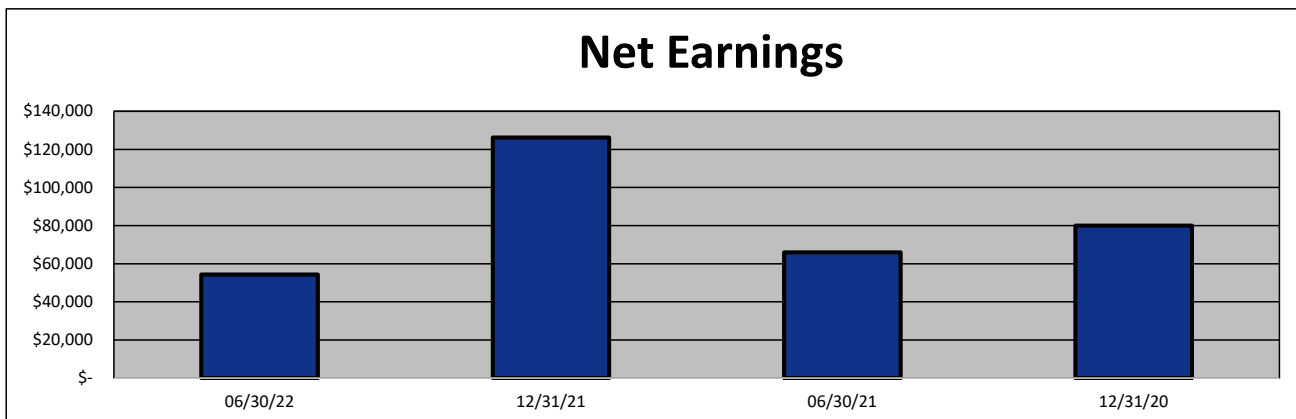
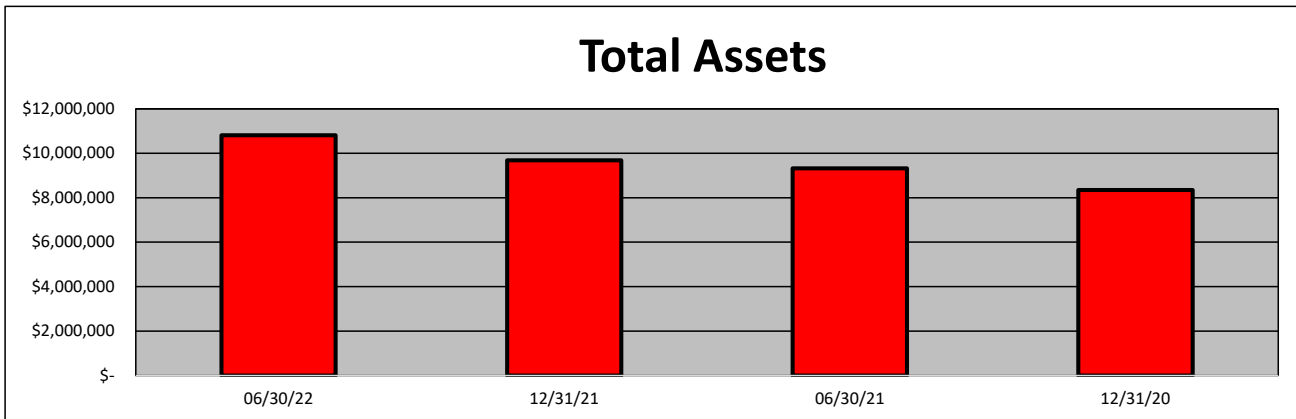
**EXECUTIVE SUMMARY - Seacoast National Bank**  
(Percentage)

Period Ending	06/30/22	12/31/21	06/30/21	12/31/20	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	12.00	13.27	12.52	13.57	10.08	12.19
Leverage Ratio	10.61	10.65	10.71	11.03	10.09	14.70
Tier 1 Cap/Risk Based Assets	15.33	15.86	16.69	16.15	16.44	18.53
Risk Based Ratio	16.25	16.68	17.60	17.21	17.29	19.22
Common Equity Tier 1 Capital Ratio	15.33	15.86	16.69	16.15	16.42	18.53
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	71.34	73.84	69.93	83.72	64.07	66.93
Loans/Assets	60.63	61.53	58.81	69.57	52.71	54.47
Securities/Assets	24.09	23.68	19.56	19.05	17.27	14.33
<b>PROFITABILITY:</b>						
Return on Avg Assets	1.00	1.35	1.51	1.02	0.67	(0.66)
Return on Avg Equity	8.35	10.52	11.50	7.55	9.14	5.42
Nonint Income/Avg Assets	0.64	0.77	0.77	0.75	0.86	1.06
Net Overhead Ratio	1.51	1.35	1.34	1.58	1.91	2.94
Efficiency Ratio	59.93	56.42	55.09	56.60	225.75	131.52
Assets (per million) per Employee	9.87	9.79	9.85	8.65	9.27	9.09
<b>ASSET QUALITY:</b>						
Reserves/Loans	1.38	1.40	1.48	1.60	1.36	1.11
Nonperforming Loans/Total Loans	0.40	0.52	0.61	0.62	0.69	0.13
Nonperforming Assets/Total Assets	0.27	0.46	0.49	0.59	0.47	0.09
Adjusted Texas Ratio	2.68	4.03	4.56	4.96	3.38	1.00
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	3.23	3.37	3.46	3.99	3.18	3.00
Cost of funds	0.07	0.09	0.11	0.35	0.42	0.32
Net interest margin	3.17	3.29	3.36	3.68	2.61	3.16
Avg Earning Assets/Avg Assets	92.79	90.45	90.69	91.28	90.17	92.58

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

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	10,811,872	9,681,906	9,317,509	8,343,334	1,494,363	16.04
Cash and Equivalents	906,098	737,729	1,449,595	404,838	(543,497)	(37.49)
Securities	2,604,140	2,292,275	1,822,678	1,589,171	781,462	42.87
Loans, net	6,555,753	5,956,820	5,479,842	5,804,239	1,075,911	19.63
Deposit Accounts	9,189,231	8,067,653	7,836,523	6,932,634	1,352,708	17.26
Fed Funds & Repos	214,740	219,963	207,783	189,683	6,957	3.35
Total Equity	1,297,326	1,284,463	1,166,667	1,132,513	130,659	11.20

Period Ending	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	54,328	126,216	66,023	80,023	(11,695)	(17.71)
Interest Income	161,967	284,221	137,081	287,012	24,886	18.15
Interest Expense	2,916	6,640	3,883	22,303	(967)	(24.90)
Net Interest Income	159,051	277,581	133,198	264,709	25,853	19.41
Prov for Loan Loss	7,379	(9,421)	(10,570)	37,779	17,949	(169.81)
Noninterest income	34,472	72,059	33,577	59,189	895	2.67
Gain on Sale of Securities	-	(363)	(73)	1,096	73	(100.00)
Noninterest Expense	116,071	197,447	91,973	183,508	24,098	26.20
Net Operating Income	70,073	161,614	85,372	102,611	(15,299)	(17.92)
Income Taxes	14,993	34,820	19,180	23,422	(4,187)	(21.83)

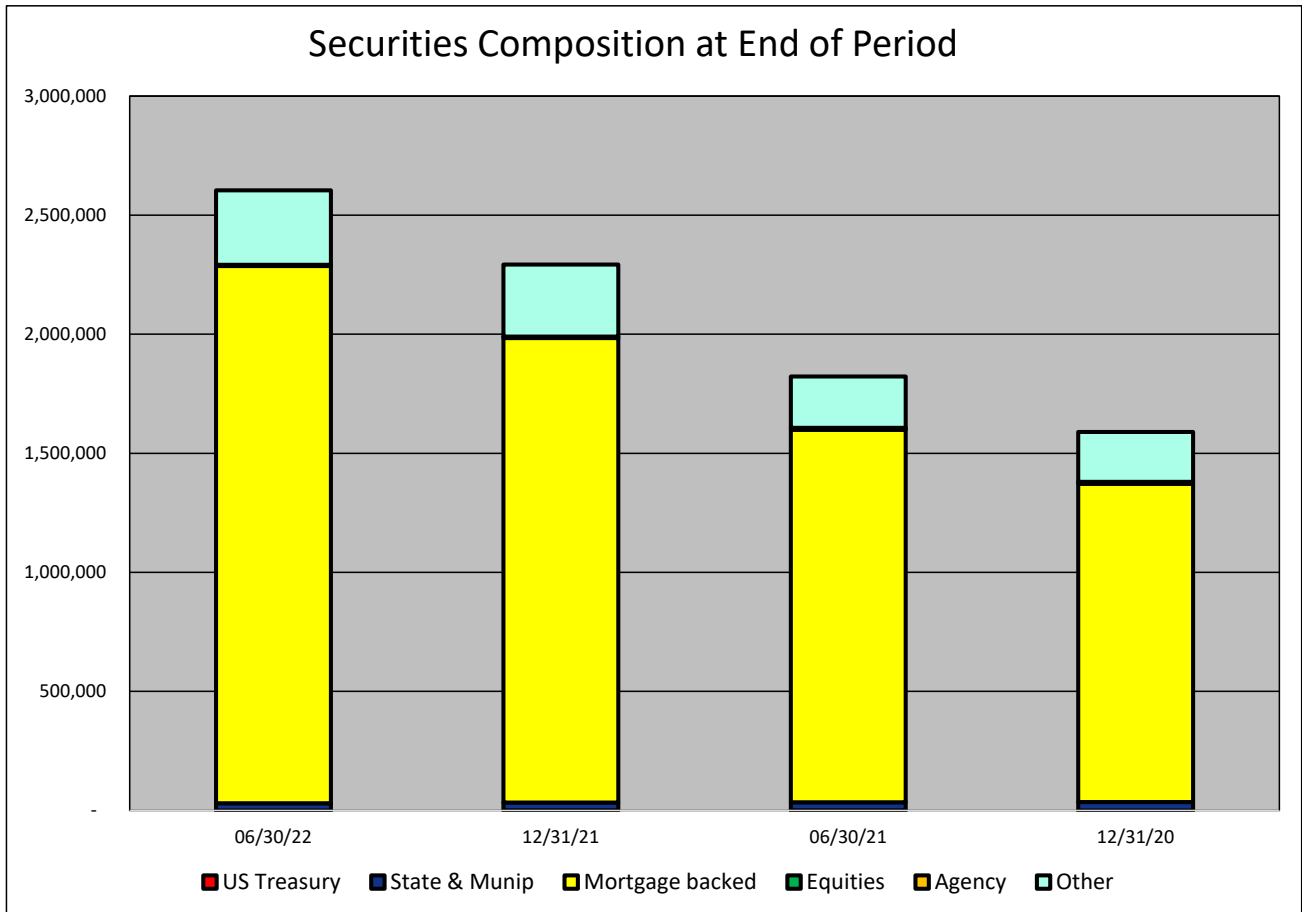


**SECURITIES COMPOSITION - Seacoast National Bank**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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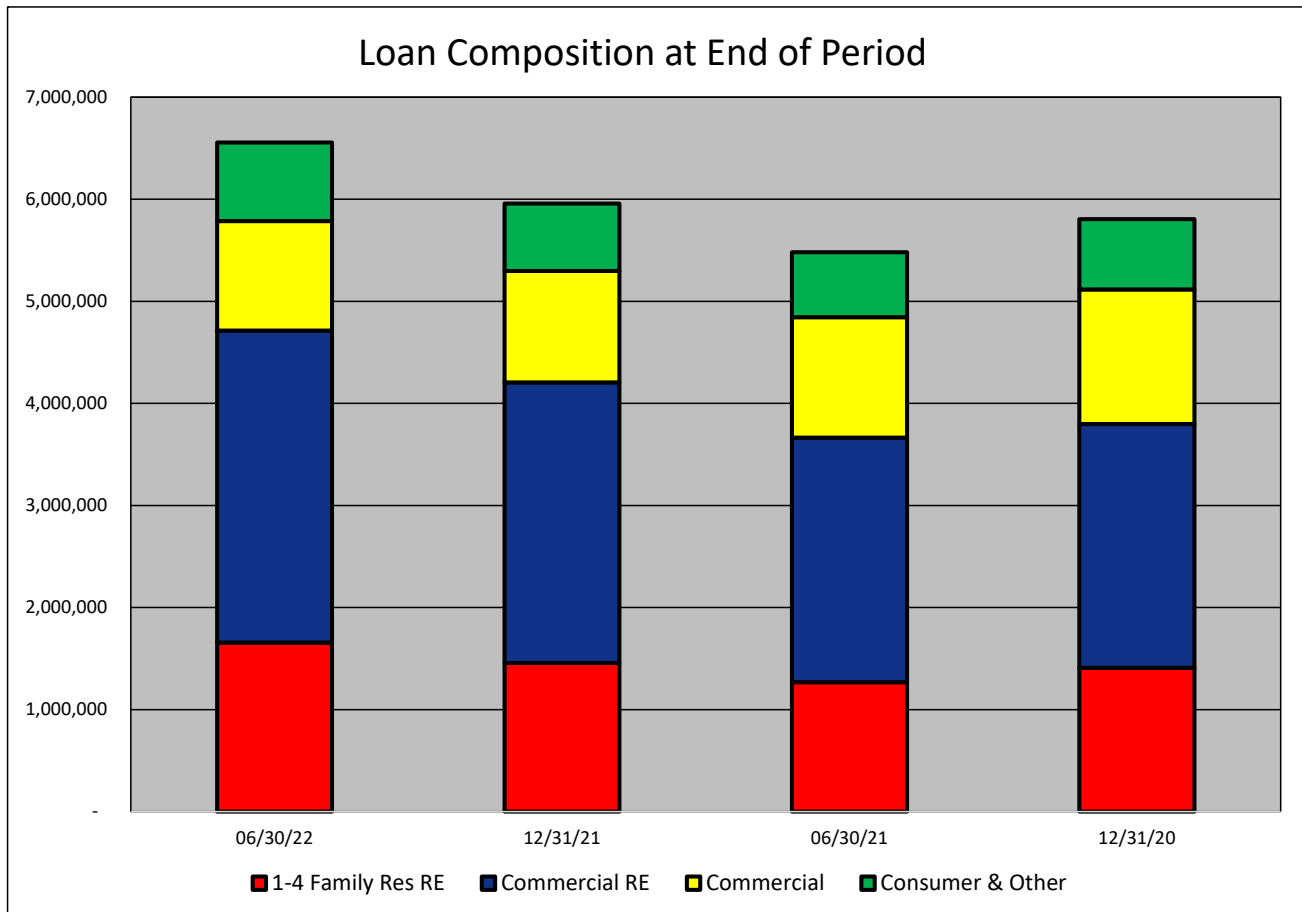
**SECURITIES CATEGORY:**

US Treasury	189	197	199	101	(10)	(5.03)
State & Munip	30,287	33,363	34,325	35,326	(4,038)	(11.76)
Mortgage backed	2,255,447	1,950,127	1,564,378	1,336,343	691,069	44.18
Equities	-	-	-	-	-	NA
Agency	5,462	6,582	7,650	8,676	(2,188)	(28.60)
Other	312,755	302,006	216,126	208,725	96,629	44.71
<b>Total Securities</b>	<b>2,604,140</b>	<b>2,292,275</b>	<b>1,822,678</b>	<b>1,589,171</b>	<b>781,462</b>	<b>42.87</b>



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

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	1,657,027	1,456,080	1,267,992	1,410,131	389,035	30.68
Commercial RE	3,056,426	2,748,855	2,397,153	2,386,789	659,273	27.50
Commercial	1,072,762	1,091,702	1,180,392	1,319,553	(107,630)	(9.12)
Consumer & Other	769,538	660,183	634,305	687,766	135,233	21.32
<b>Loans, Net</b>	<b>6,555,753</b>	<b>5,956,820</b>	<b>5,479,842</b>	<b>5,804,239</b>	<b>1,075,911</b>	<b>19.63</b>



**LOAN PORTFOLIO QUALITY - Seacoast National Bank**  
(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	83,315	92,733	92,733	35,154	(9,418)	(10.16)
Total Recoveries	1,163	3,071	1,700	2,252	(537)	(31.59)
Total Charge-offs	1,138	6,114	2,736	9,957	(1,598)	(58.41)
Provision Expense	7,379	(9,421)	(10,570)	37,779	17,949	(169.81)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	51	3,046	-	27,505	51	NA
Ending Balance	90,770	83,315	81,127	92,733	9,643	11.89

**NON-PERFORMING ASSETS:**

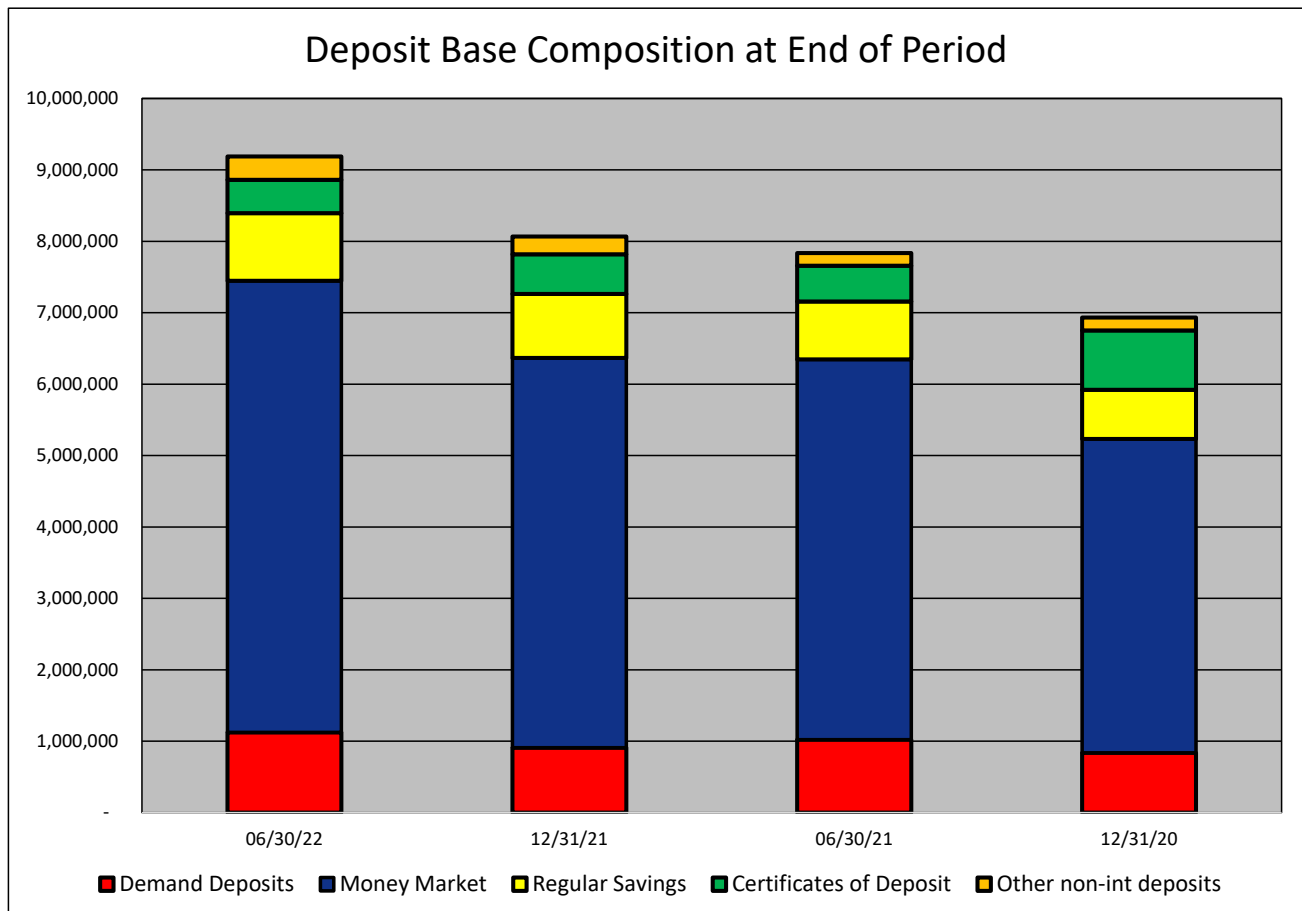
Total-90+ Days Past Due	103	121	339	59	(236)	(69.62)
Total-Nonaccrual	26,442	30,598	32,921	36,110	(6,479)	(19.68)
Foreclosed Real Estate	2,419	13,618	12,804	12,750	(10,385)	(81.11)
Total Non-perf Assets	28,964	44,337	46,064	48,919	(17,100)	(37.12)

**DEPOSIT BASE COMPOSITION - Seacoast National Bank**  
(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	1,124,431	908,578	1,022,540	835,528	101,891	9.96
Money Market	6,322,929	5,459,857	5,322,240	4,396,835	1,000,689	18.80
Regular Savings	946,739	894,994	811,514	689,177	135,225	16.66
Certificates of Deposit	468,058	554,943	501,670	831,156	(33,612)	(6.70)
Other non-int deposits	327,074	249,281	178,559	179,938	148,515	83.17
<b>Total Deposits</b>	<b>9,189,231</b>	<b>8,067,653</b>	<b>7,836,523</b>	<b>6,932,634</b>	<b>1,352,708</b>	<b>17.26</b>



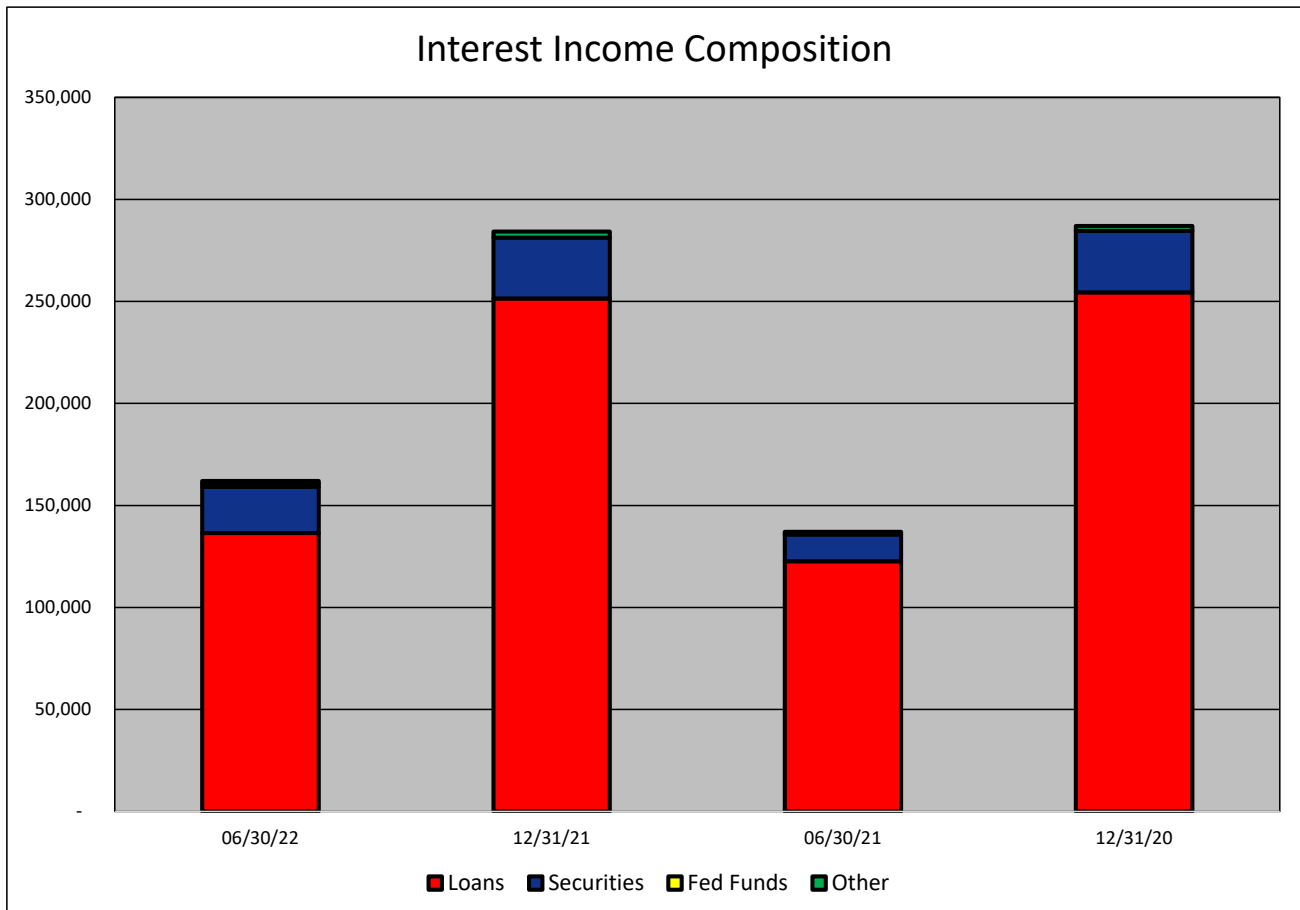


**INTEREST INCOME COMPOSITION- Seacoast National Bank**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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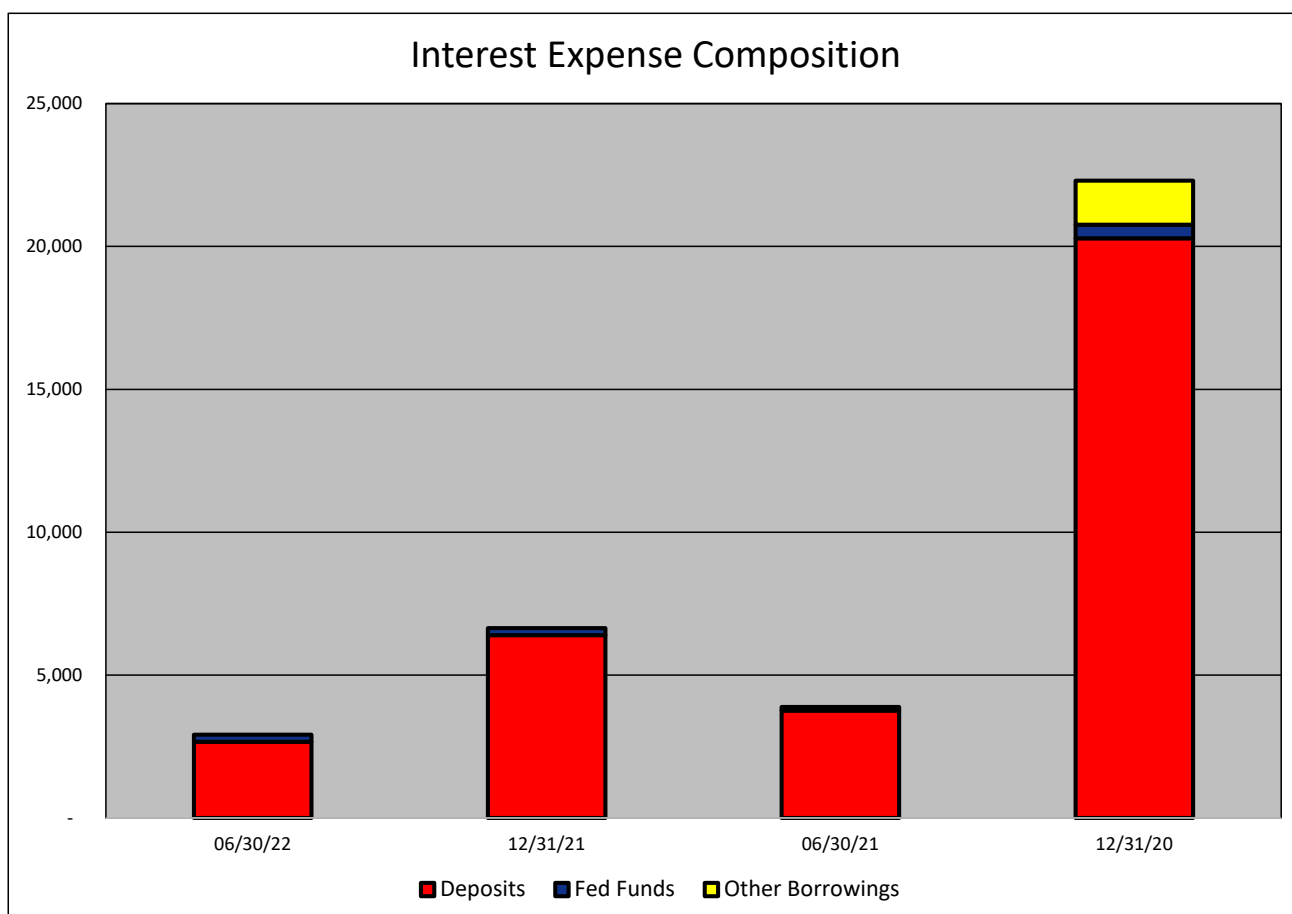
**INTEREST INCOME CATEGORY**

Loans	136,424	251,473	122,645	254,367	13,779	11.23
Securities	22,706	29,783	13,153	30,172	9,553	72.63
Fed Funds	1,632	-	-	-	1,632	NA
Other	1,205	2,965	1,283	2,473	(78)	(6.08)
<b>Total Int Income</b>	<b>161,967</b>	<b>284,221</b>	<b>137,081</b>	<b>287,012</b>	<b>24,886</b>	<b>18.15</b>



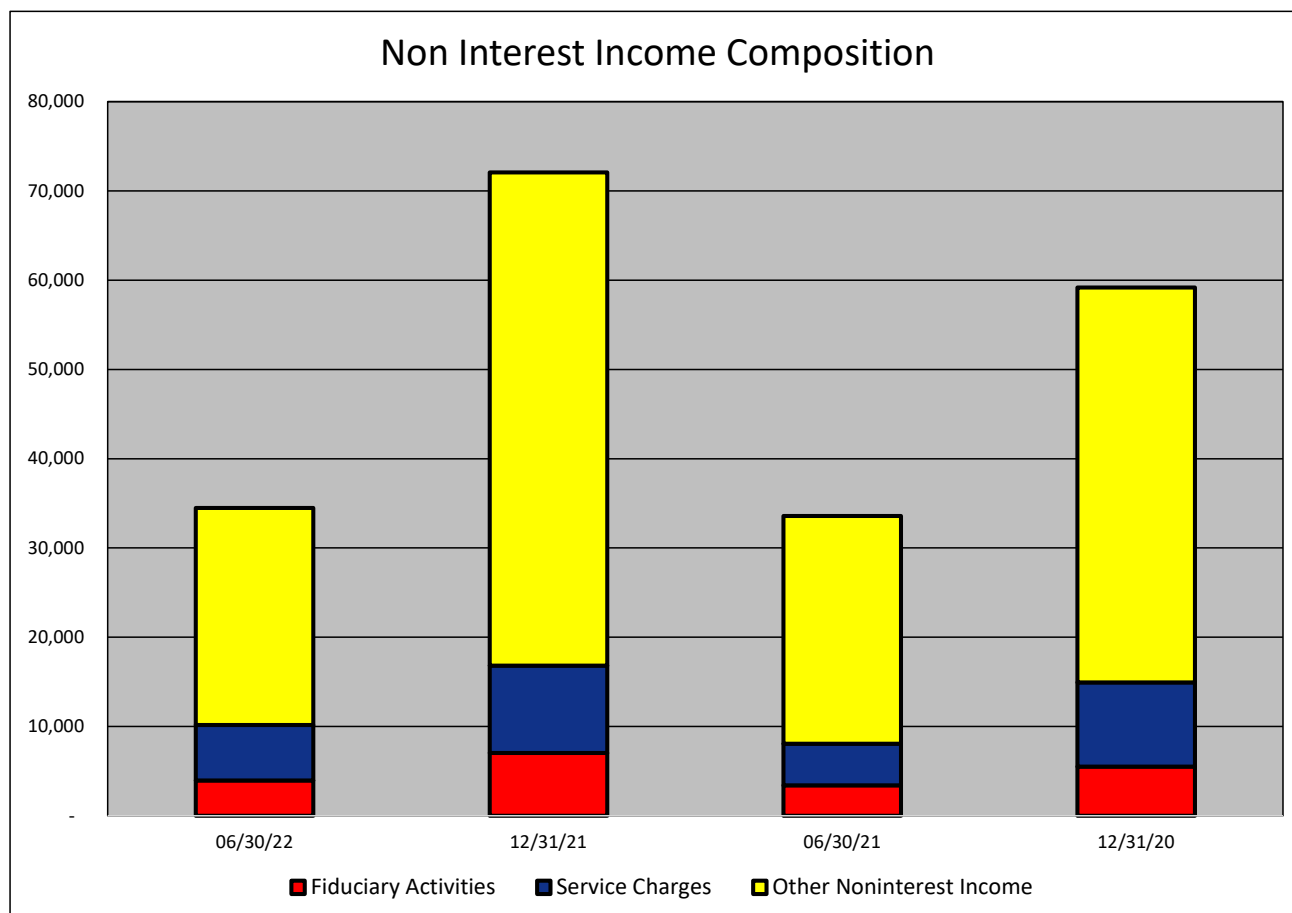
**INTEREST EXPENSE COMPOSITION- Seacoast National Bank**  
(Dollars in Thousands)

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	2,664	6,393	3,756	20,284	(1,092)	(29.07)
Fed Funds	252	247	127	479	125	98.43
Other Borrowings	-	-	-	1,540	-	NA
<b>Total Int Expense</b>	<b>2,916</b>	<b>6,640</b>	<b>3,883</b>	<b>22,303</b>	<b>(967)</b>	<b>(24.90)</b>



**NONINTEREST INCOME COMPOSITION- Seacoast National Bank**  
(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	3,951	7,038	3,401	5,504	550	16.17
Service Charges	6,210	9,777	4,676	9,429	1,534	32.81
Other Noninterest Income	24,311	55,244	25,500	44,256	(1,189)	(4.66)
<b>Total Nonint. Income</b>	<b>34,472</b>	<b>72,059</b>	<b>33,577</b>	<b>59,189</b>	<b>895</b>	<b>2.67</b>

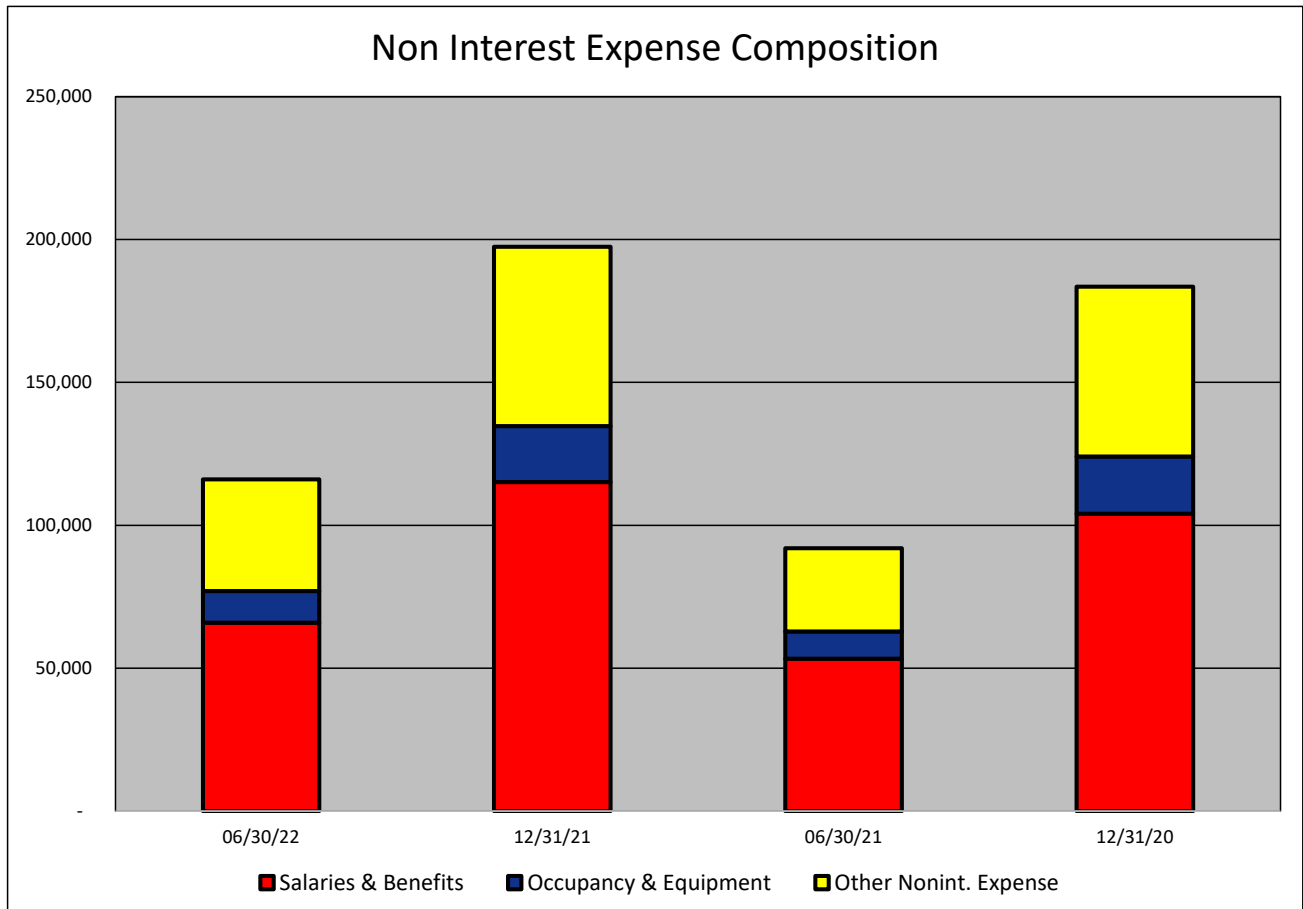


**NONINTEREST EXPENSE COMPOSITION- Seacoast National Bank**  
(Dollars in Thousands)

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	65,927	115,156	53,292	104,084	12635	23.71
Occupancy & Equipment	11,049	19,530	9,519	20,024	1530	16.07
Other Nonint. Expense	39,095	62,761	29,162	59,400	9933	34.06
<b>Total Nonint. Expense</b>	<b>116,071</b>	<b>197,447</b>	<b>91,973</b>	<b>183,508</b>	<b>24098</b>	<b>26.20</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	-	NA
Cypress Bank & Trust	112,436	-	NA
Optimumbank	464,649	293,954	58.07
Desjardins Bank, National Association	390,217	269,203	44.95
Anchor Bank	234,674	169,818	38.19
Marine Bank & Trust Company	591,080	488,249	21.06
Seacoast National Bank	10,811,872	9,317,509	16.04
American National Bank	547,524	479,146	14.27
Bank Of Belle Glade	154,334	138,978	11.05
Community Bank Of The South	259,466	241,240	7.56
Paradise Bank	416,402	393,050	5.94
Natbank, National Association	220,130	210,670	4.49
Flagler Bank	480,820	477,463	0.70

<b>Select Peer Average</b>	1,135,084	959,945	20.21
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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
<b>Seacoast National Bank</b>	<b>12.00</b>	<b>10.61</b>	<b>15.33</b>	<b>16.25</b>	<b>15.33</b>
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

<b>Select Peer Average</b>	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
<b>Seacoast National Bank</b>	<b>71.34</b>	<b>60.63</b>	<b>24.09</b>
Marine Bank & Trust Company	<b>66.03</b>	62.74	29.59
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>	<b>8.35</b>
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

<b>Select Peer Average</b>	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
Marine Bank & Trust Company	<b>0.75</b>	3.30	0.00	0.34	29.25
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>	2.64	24.95	0.28	2.12	12.16
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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
Marine Bank & Trust Company	<b>61.87</b>	1.39	0.00	0.00
<b>Seacoast National Bank</b>	<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
<b>Seacoast National Bank</b>	<b>38.21</b>	<b>59.50</b>	<b>97.72</b>	<b>2.28</b>	<b>0.00</b>
Marine Bank & Trust Company	<b>38.18</b>	61.82	100.00	0.00	0.00
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
Marine Bank & Trust Company	3.28	0.08	<b>3.23</b>	94.29
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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