

Seacoast National Bank

Stuart, FL

Established

1/1/1933

Florida Bank and Thrift Performance Report

Table of Contents

Title	Page
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

FLORIDA BANKING TEAM

Robert Brink, Steve Kania, Ted Hacker, David Ajvazi, Michael Squitieri, Erica Hines, Sacha Widmaier, Kristin Moroso, Anthony Hagbartsen, Madeline Bogumil, Lauren Klindt, Phillip Berdeguer, Andrew Joyce, Dylan Frayne, Mai Tran, Meranda Joseph, Patricia Romero, Vanessa Hossler, Adam McCord, Michael Law, Joseph Fazio, Allyson Wiitala, Jacob Ingram, John Leonardi

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)

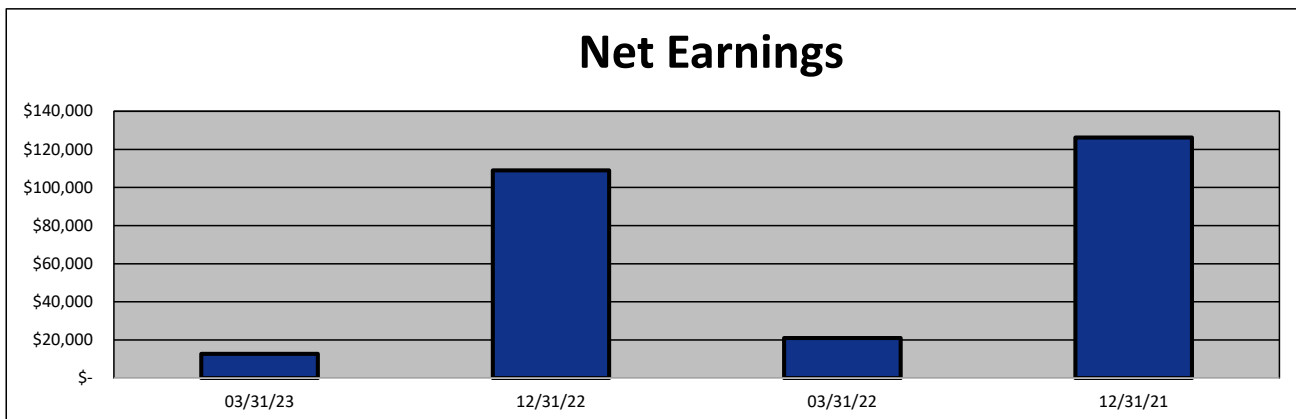
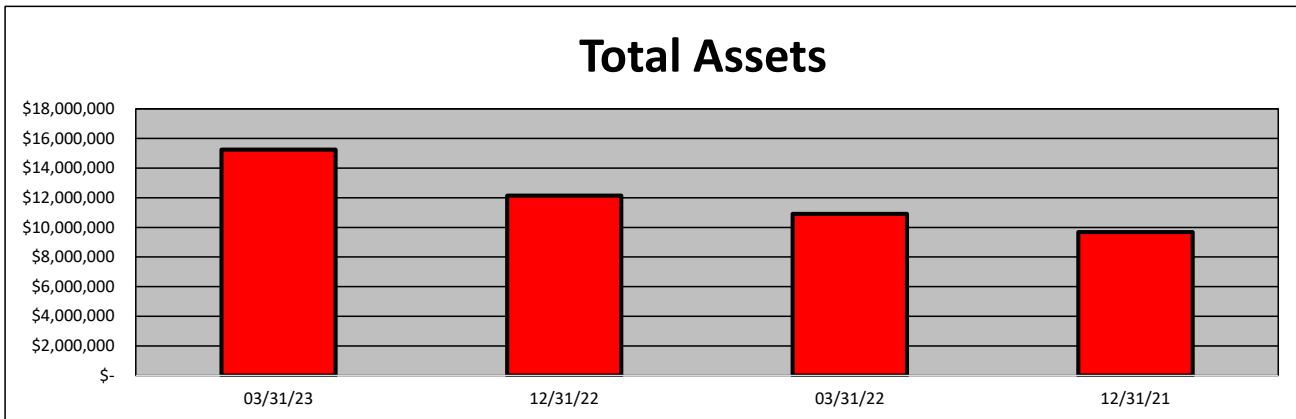
EXECUTIVE SUMMARY - Seacoast National Bank
(Percentage)

Period Ending	03/31/23	12/31/22	03/31/22	12/31/21	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	13.23	12.95	12.11	13.27	9.92	13.91
Leverage Ratio	10.36	10.44	10.65	10.65	11.01	15.50
Tier 1 Cap/Risk Based Assets	12.46	13.46	15.27	15.86	18.60	23.12
Risk Based Ratio	13.65	14.47	16.18	16.68	19.49	23.83
Common Equity Tier 1 Capital Ratio	12.46	13.46	15.27	15.86	18.60	23.12
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	82.31	81.60	70.01	73.84	60.06	77.77
Loans/Assets	66.48	67.12	59.35	61.53	49.99	61.13
Securities/Assets	18.15	21.64	22.58	23.68	20.52	15.00
PROFITABILITY:						
Return on Avg Assets	0.36	0.97	0.79	1.35	0.23	0.39
Return on Avg Equity	2.82	8.10	6.45	10.52	6.95	11.18
Nonint Income/Avg Assets	0.60	0.61	0.61	0.77	0.88	0.82
Net Overhead Ratio	2.40	1.79	1.61	1.35	2.15	2.72
Efficiency Ratio	69.21	61.35	63.47	56.42	136.11	80.79
Assets (per million) per Employee	9.24	8.15	10.23	9.79	10.18	8.36
ASSET QUALITY:						
Allowance/Loans	1.54	1.40	1.39	1.40	1.39	1.12
Nonperforming Loans/Total Loans	0.51	0.38	0.41	0.52	0.53	0.10
Nonperforming Assets/Total Assets	0.39	0.27	0.35	0.46	0.32	0.08
Adjusted Texas Ratio	4.47	2.93	3.44	4.03	2.37	0.96
YIELDS & COSTS:						
Yield on earning assets	5.02	3.72	3.26	3.37	2.93	4.77
Cost of funds	1.37	0.17	0.06	0.09	0.30	1.90
Net interest margin	4.20	3.60	3.21	3.29	2.55	4.08
Avg Earning Assets/Avg Assets	88.75	91.30	89.93	90.45	91.48	95.27

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

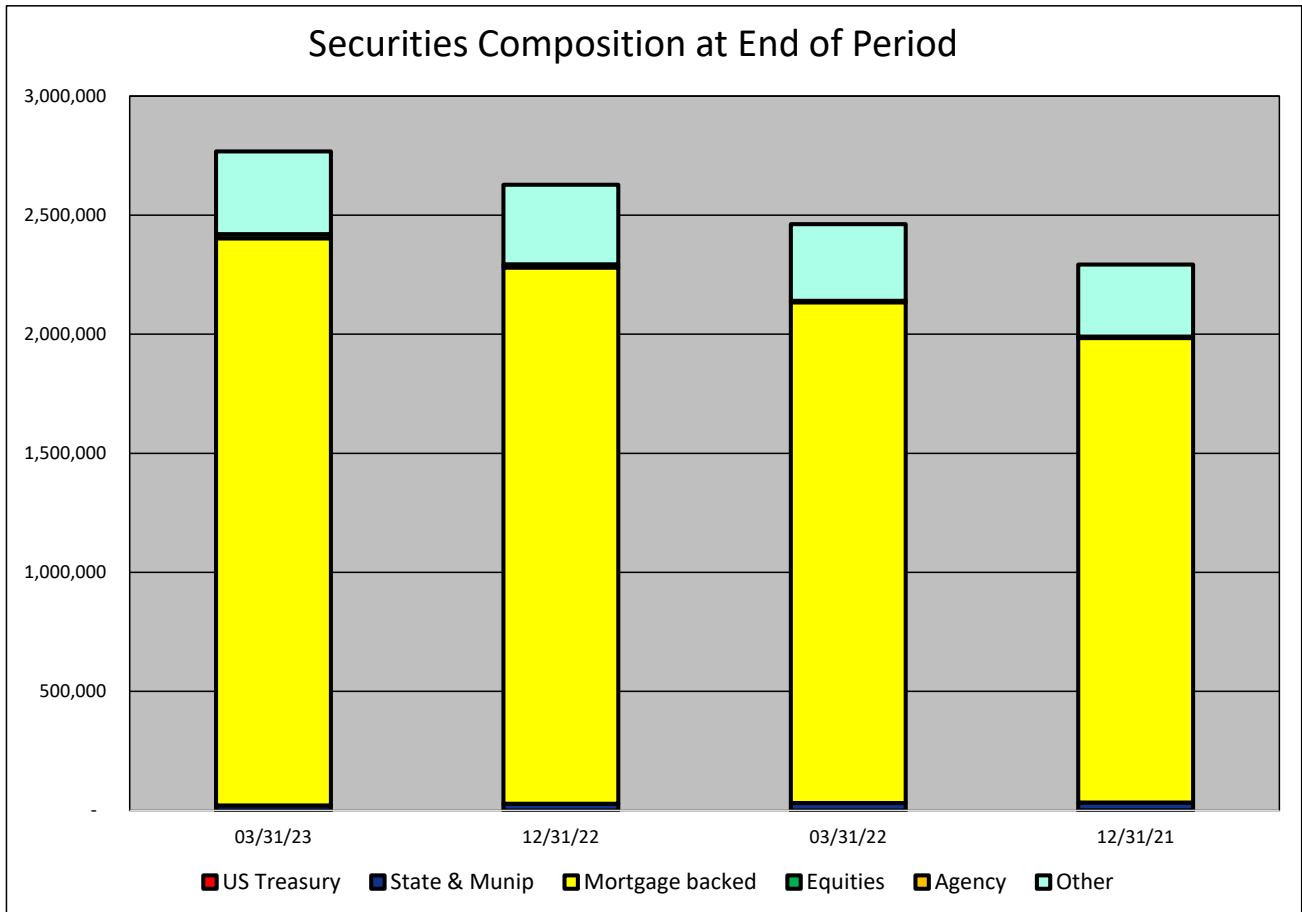
As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	15,247,533	12,140,146	10,905,403	9,681,906	4,342,130	39.82
Cash and Equivalents	794,479	205,176	1,228,490	737,729	(434,011)	(35.33)
Securities	2,767,561	2,627,370	2,462,487	2,292,275	305,074	12.39
Loans, net	10,137,233	8,147,875	6,471,832	5,956,820	3,665,401	56.64
Deposit Accounts	12,316,316	9,984,626	9,244,594	8,067,653	3,071,722	33.23
Fed Funds & Repos	393,267	283,727	228,290	219,963	164,977	72.27
Total Equity	2,017,773	1,572,493	1,320,198	1,284,463	697,575	52.84

Period Ending	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	12,671	108,980	20,994	126,216	(8,323)	(39.64)
Interest Income	157,983	380,466	78,225	284,221	79,758	101.96
Interest Expense	25,837	12,110	1,309	6,640	24,528	1,873.80
Net Interest Income	132,146	368,356	76,916	277,581	55,230	71.81
Prov for Credit Losses	31,598	26,183	6,556	(9,421)	25,042	381.97
Noninterest income	21,121	68,294	16,125	72,059	4,996	30.98
Gain on Sale of Securities	5	-	-	(363)	5	NA
Noninterest Expense	106,195	268,110	59,097	197,447	47,098	79.70
Net Operating Income	15,474	142,357	27,388	161,614	(11,914)	(43.50)
Income Taxes	2,910	32,281	5,942	34,820	(3,032)	(51.03)



SECURITIES COMPOSITION - Seacoast National Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	188	186	191	197	(3)	(1.57)
State & Munip	20,672	27,741	31,249	33,363	(10,577)	(33.85)
Mortgage backed	2,382,290	2,252,447	2,102,969	1,950,127	279,321	13.28
Equities	-	-	-	-	-	NA
Agency	16,678	13,462	6,090	6,582	10,588	173.86
Other	347,733	333,534	321,988	302,006	25,745	8.00
Total Securities	2,767,561	2,627,370	2,462,487	2,292,275	305,074	12.39

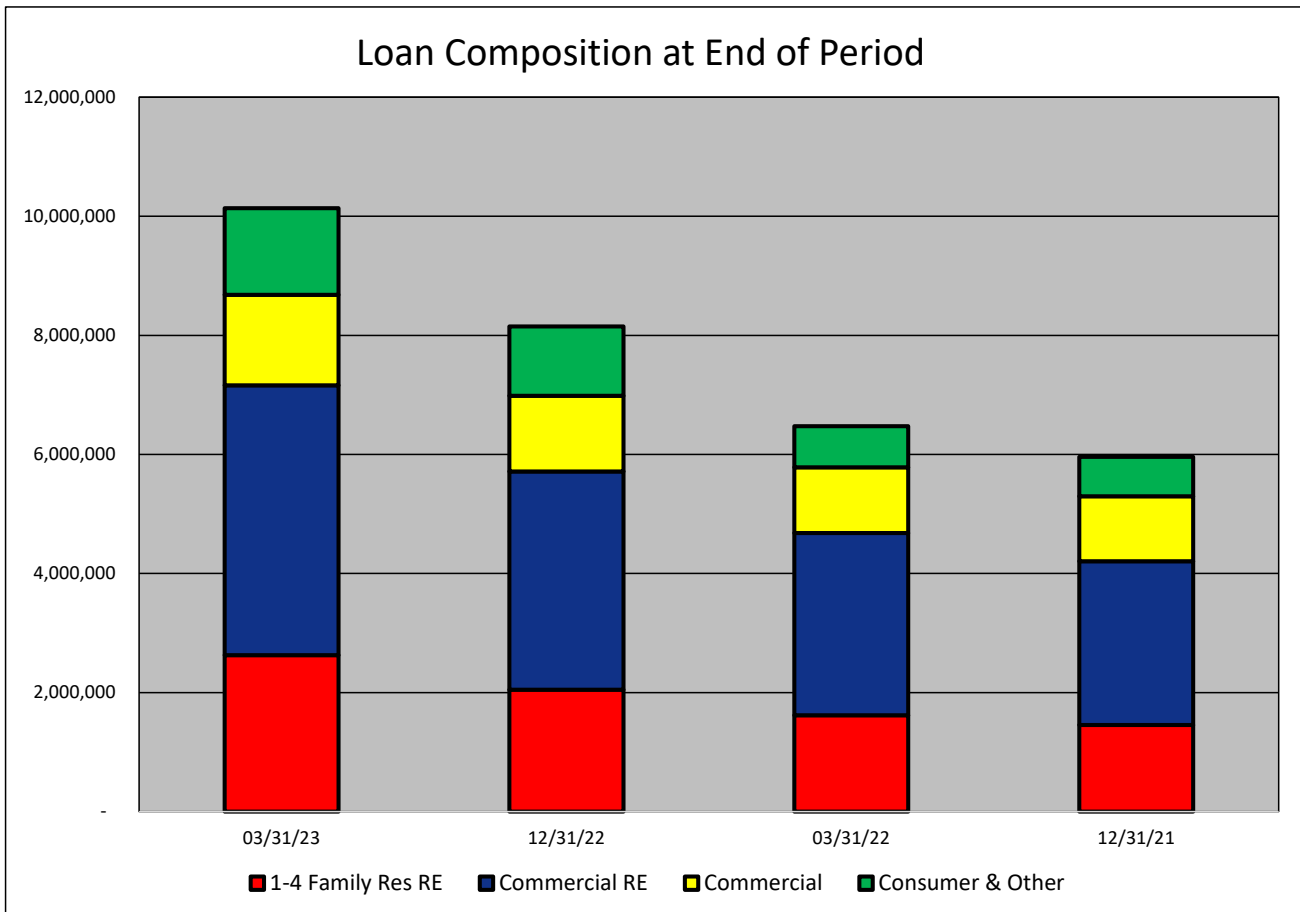


LOAN PORTFOLIO COMPOSITION - Seacoast National Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

LOAN CATEGORY:

1-4 Family Res RE	2,626,461	2,047,386	1,618,300	1,456,080	1,008,161	62.30
Commercial RE	4,533,508	3,668,175	3,062,906	2,748,855	1,470,602	48.01
Commercial	1,522,216	1,270,207	1,100,351	1,091,702	421,865	38.34
Consumer & Other	1,455,048	1,162,107	690,275	660,183	764,773	110.79
Loans, Net	10,137,233	8,147,875	6,471,832	5,956,820	3,665,401	56.64



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

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	113,894	83,315	83,315	92,733	30,579	36.70
Total Recoveries	417	2,017	586	3,071	(169)	(28.84)
Total Charge-offs	3,605	2,897	670	6,114	2,935	438.06
Provision Expense	31,598	26,183	6,556	(9,421)	25,042	381.97
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	13,335	5,276	51	3,046	13,284	26,047.06
Ending Balance	155,640	113,894	89,838	83,315	65,802	73.25

NON-PERFORMING ASSETS:

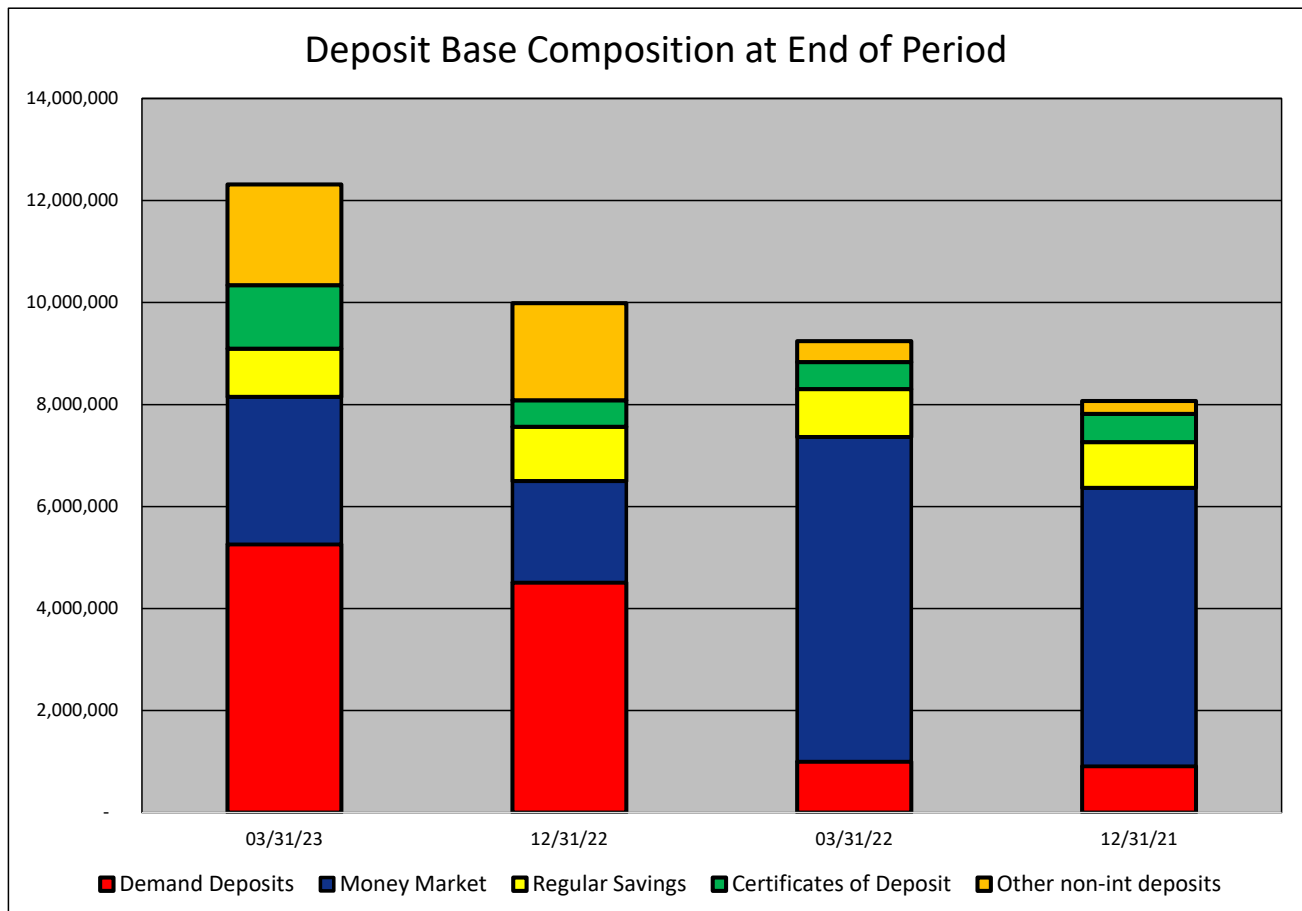
Total-90+ Days Past Due	949	1,943	40	121	909	2,272.50
Total-Nonaccrual	50,719	28,843	26,209	30,598	24,510	93.52
Foreclosed Real Estate	7,755	2,301	11,567	13,618	(3,812)	(32.96)
Total Non-perf Assets	59,423	33,087	37,816	44,337	21,607	57.14

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

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

DEPOSIT BASE CATEGORY:

Demand Deposits	5,258,103	4,511,959	1,002,579	908,578	4,255,524	424.46
Money Market	2,893,128	1,985,974	6,361,017	5,459,857	(3,467,889)	(54.52)
Regular Savings	941,206	1,064,382	937,290	894,994	3,916	0.42
Certificates of Deposit	1,245,366	522,914	530,631	554,943	714,735	134.70
Other non-int deposits	1,978,513	1,899,397	413,077	249,281	1,565,436	378.97
Total Deposits	12,316,316	9,984,626	9,244,594	8,067,653	3,071,722	33.23

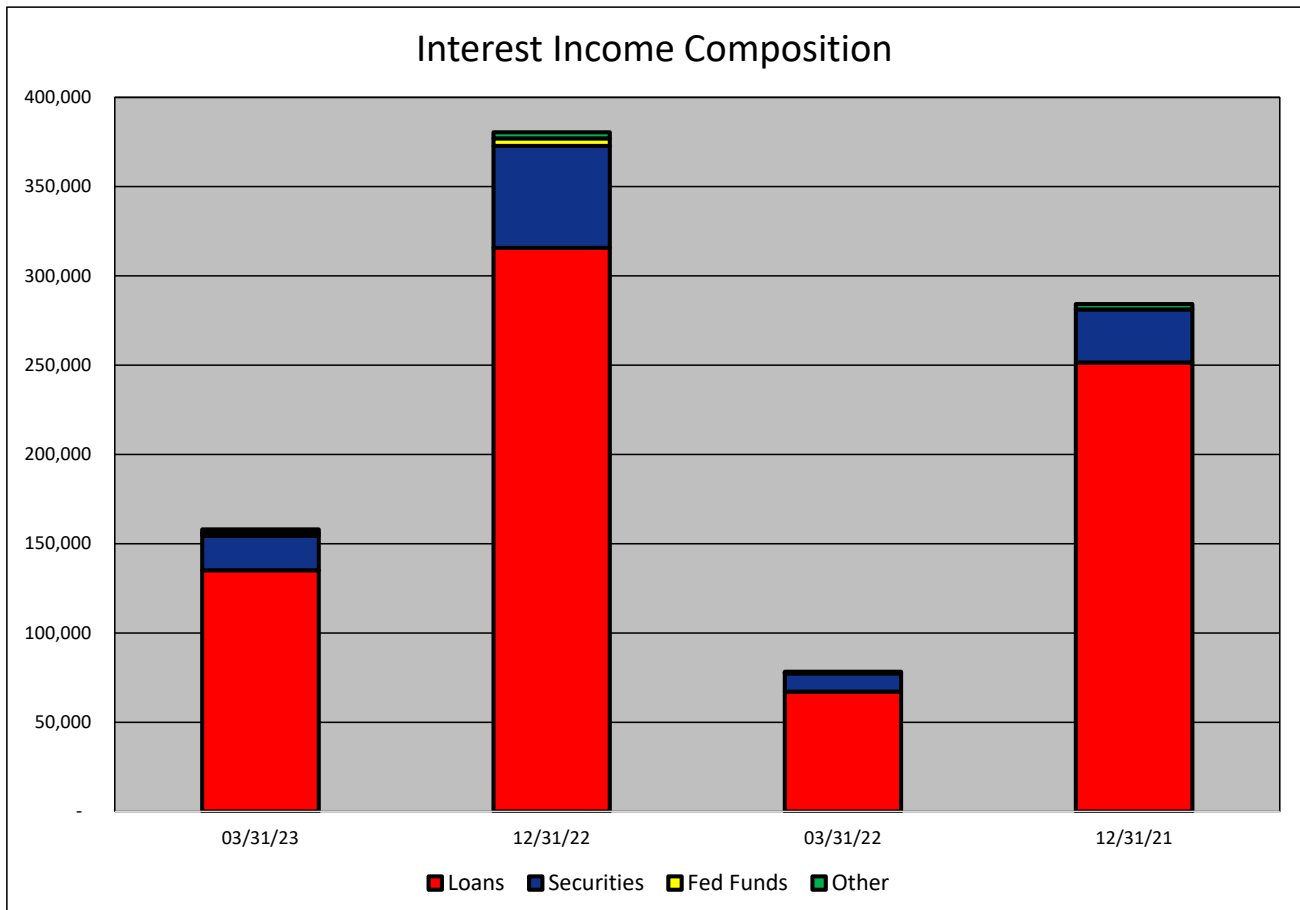


INTEREST INCOME COMPOSITION- Seacoast National Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

INTEREST INCOME CATEGORY

Loans	135,167	315,717	67,118	251,473	68,049	101.39
Securities	19,349	57,157	10,180	29,783	9,169	90.07
Fed Funds	1,294	4,104	350	-	944	269.71
Other	2,173	3,488	577	2,965	1,596	276.60
Total Int Income	157,983	380,466	78,225	284,221	79,758	101.96

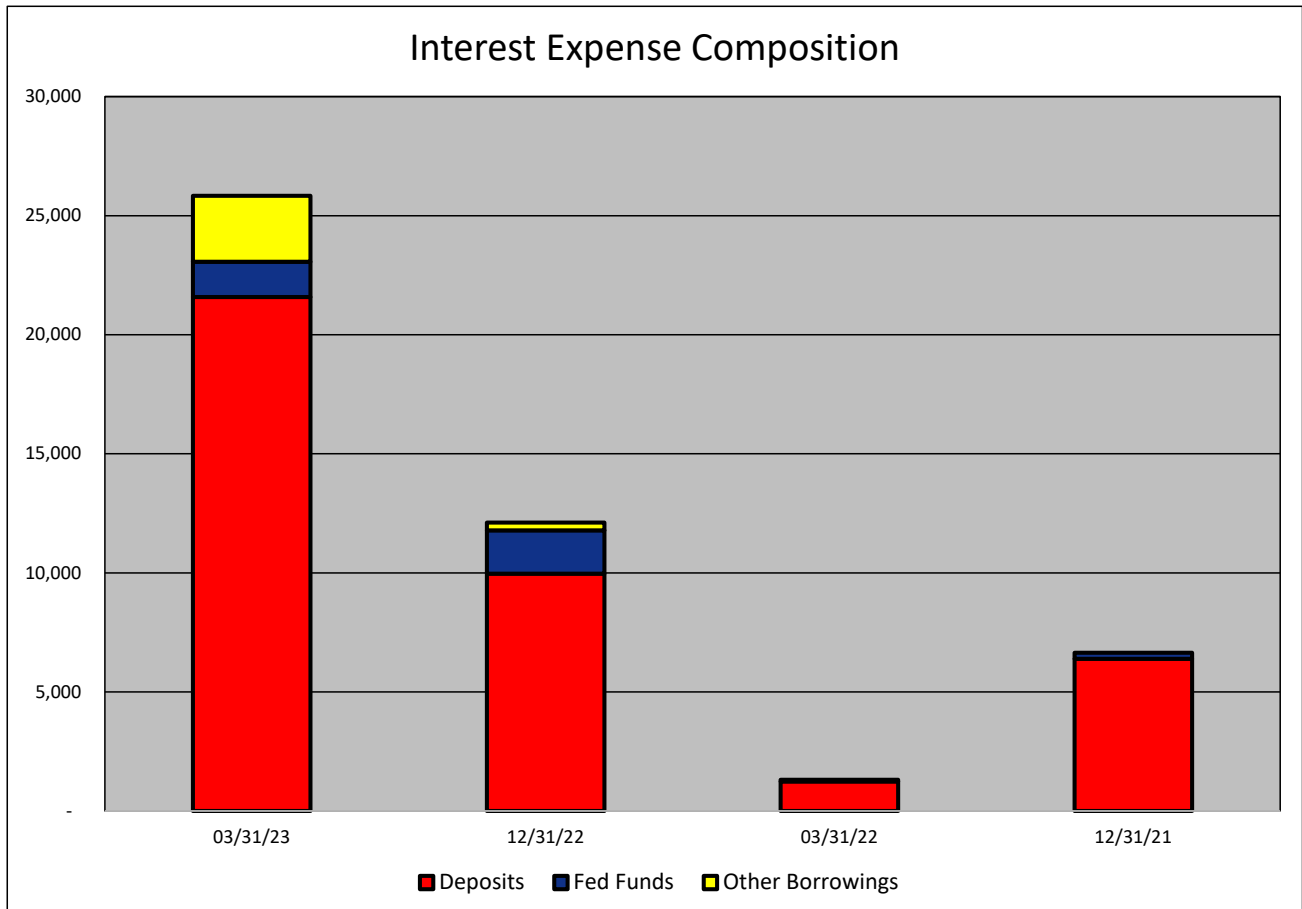


INTEREST EXPENSE COMPOSITION- Seacoast National Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

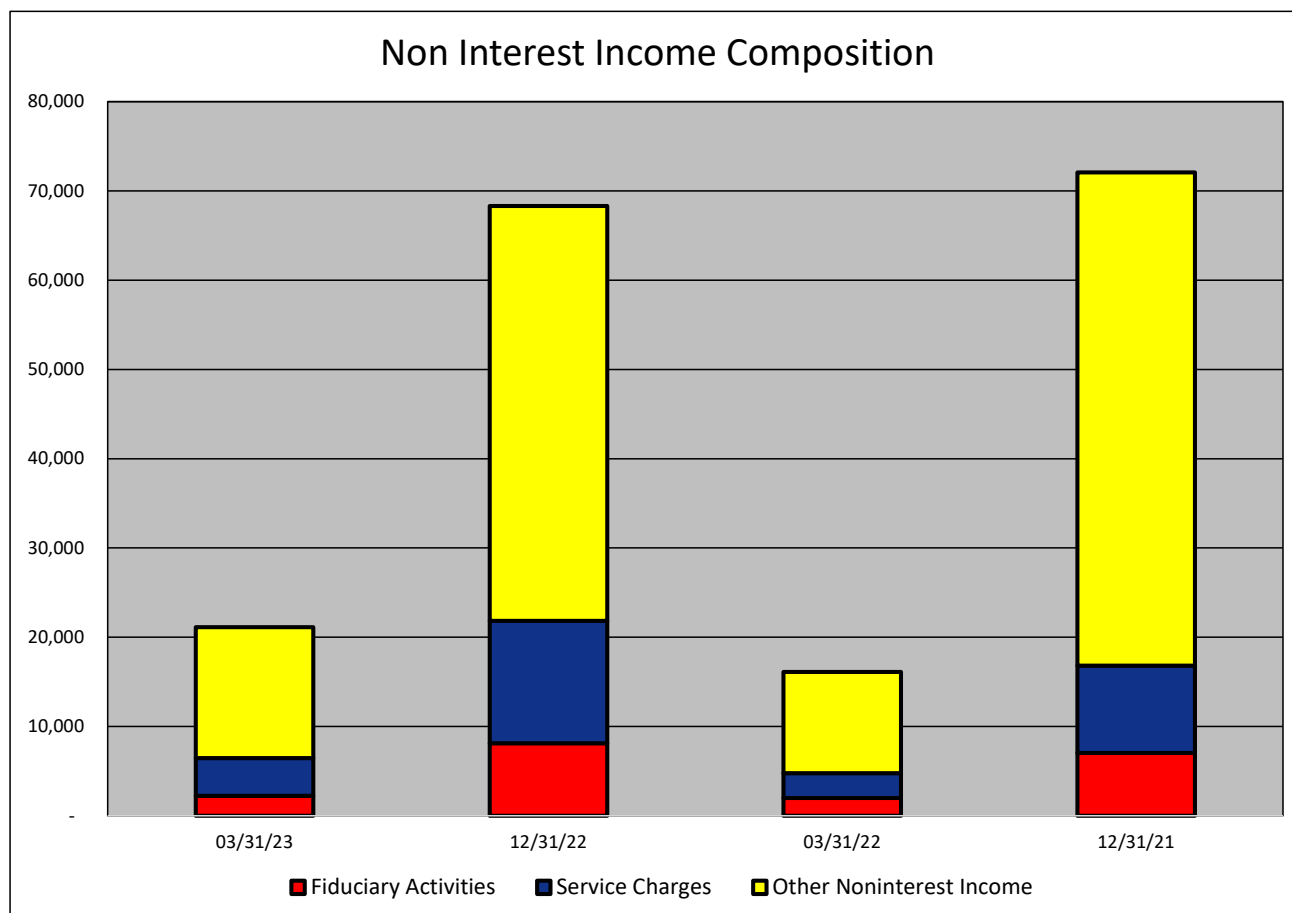
INTEREST EXPENSE CATEGORY

Deposits	21,585	9,960	1,236	6,393	20,349	1,646.36
Fed Funds	1,476	1,820	73	247	1,403	1,921.92
Other Borrowings	2,776	330	-	-	2,776	NA
Total Int Expense	25,837	12,110	1,309	6,640	24,528	1,873.80



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

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	2,227	8,114	1,983	7,038	244	12.30
Service Charges	4,242	13,708	2,801	9,777	1,441	51.45
Other Noninterest Income	14,652	46,472	11,341	55,244	3,311	29.19
Total Nonint. Income	21,121	68,294	16,125	72,059	4,996	30.98

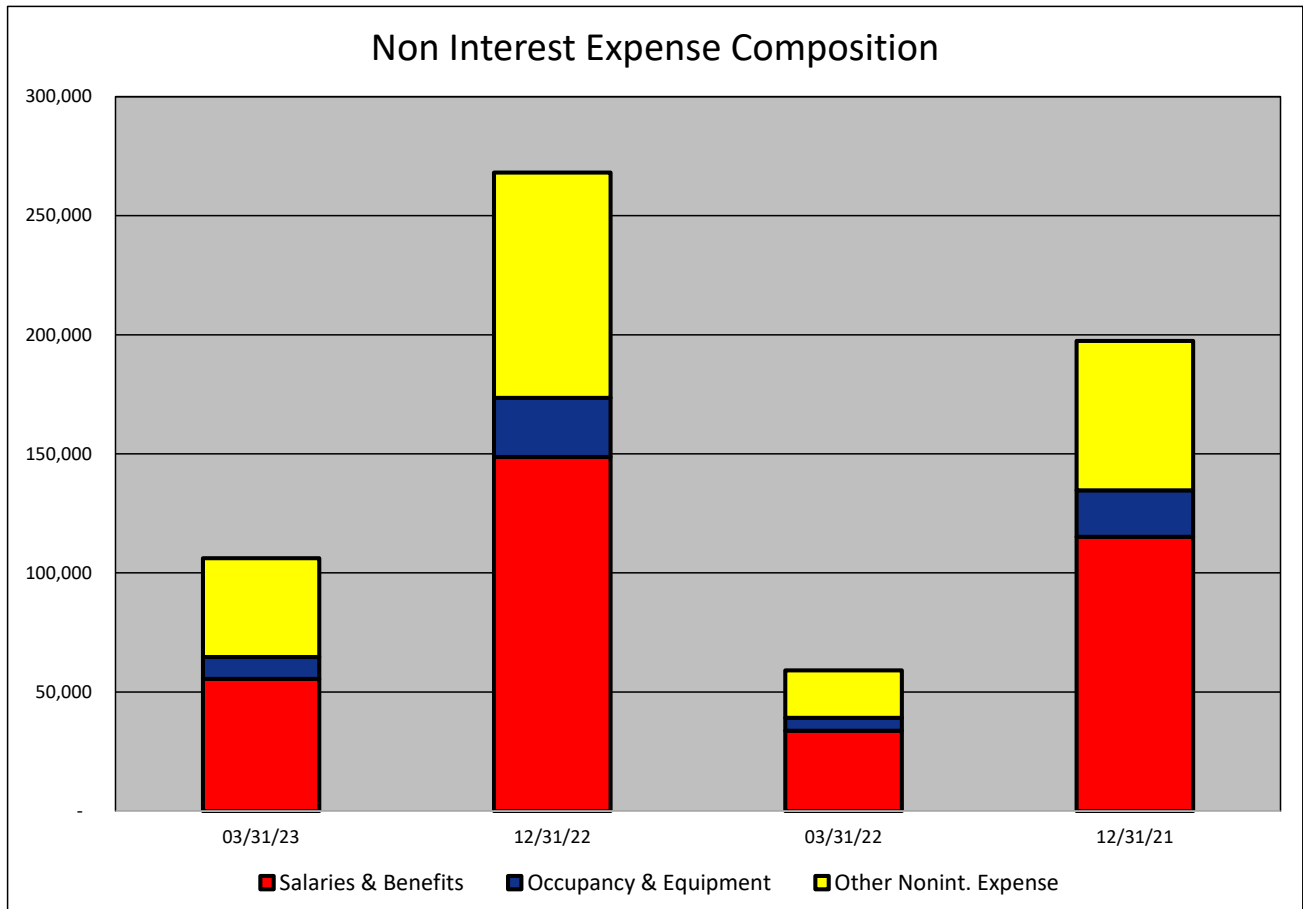


NONINTEREST EXPENSE COMPOSITION- Seacoast National Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	55,504	148,647	33,721	115,156	21,783	64.60
Occupancy & Equipment	9,152	24,907	5,412	19,530	3,740	69.11
Other Nonint. Expense	41,539	94,556	19,964	62,761	21,575	108.07
Total Nonint. Expense	106,195	268,110	59,097	197,447	47,098	79.70



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)

Select Peer Average	1,387,128	1,052,842	23.23
----------------------------	-----------	-----------	-------

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
----------------------------	---------	---------	--------

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

Select Peer Average	13.91	15.50	23.12	23.83	23.12
----------------------------	-------	-------	-------	-------	-------

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

Select Peer Average	77.77	61.13	15.00
----------------------------	-------	-------	-------

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

Select Peer Average	1,308,258	0.39	11.18
----------------------------	-----------	------	-------

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

Select Peer Average	0.82	2.72	80.79	8.36
----------------------------	------	------	-------	------

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

Select Peer Average	1.12	0.10	0.08	0.96
----------------------------	------	------	------	------

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

Select Peer Average	1.84	15.86	2.09	3.27	11.70
----------------------------	-------------	--------------	-------------	-------------	--------------

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

Select Peer Average	60.44	1.82	0.00	0.45
----------------------------	-------	------	------	------

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

Select Peer Average	38.38	56.98	95.36	0.86	3.78
----------------------------	-------	-------	-------	------	------

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

Select Peer Average	4.77	1.90	4.08	95.27
----------------------------	------	------	------	-------