

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, 2022

Institution name	Total Assets (\$'000's)
Seacoast National Bank	10,905,403
Marine Bank & Trust Company	593,366
American National Bank	558,527
Flagler Bank	501,912
Paradise Bank	425,464
Optimumbank	385,263
Desjardins Bank, National Association	354,948
Community Bank Of The South	260,073
Anchor Bank	239,824
Natbank, National Association	226,547
Bank Of Belle Glade	144,080
Cypress Bank & Trust	100,600
Locality Bank	43,775

Institution name	Return on Avg Assets (%)
Flagler Bank	1.87
Paradise Bank	1.44
Optimumbank	1.04
American National Bank	0.88
Seacoast National Bank	0.79
Marine Bank & Trust Company	0.78
Community Bank Of The South	0.52
Natbank, National Association	0.45
Anchor Bank	0.42
Desjardins Bank, National Association	0.34
Bank Of Belle Glade	0.20
Cypress Bank & Trust	(3.03)
Locality Bank	(27.47)

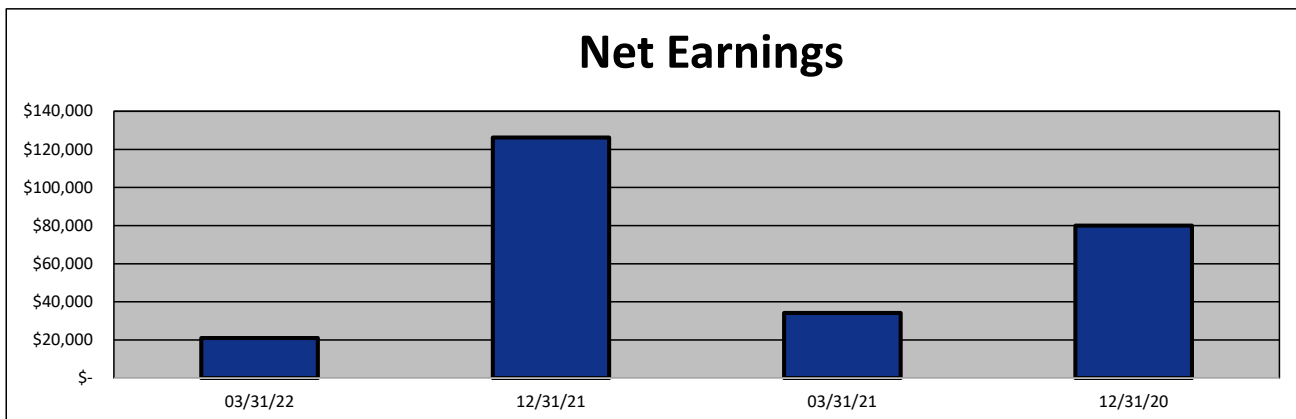
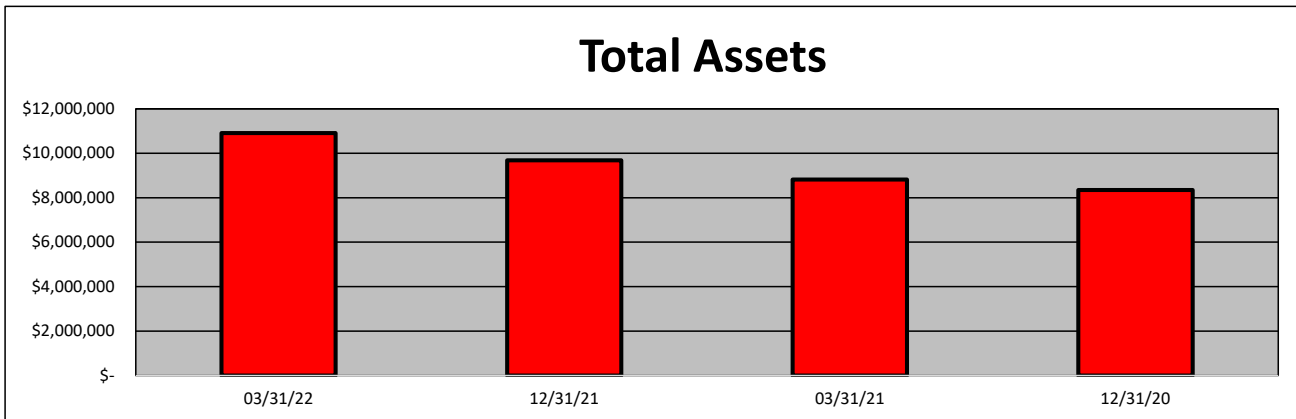
EXECUTIVE SUMMARY - Seacoast National Bank
(Percentage)

Period Ending	03/31/22	12/31/21	03/31/21	12/31/20	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	12.11	13.27	13.00	13.57	9.41	15.48
Leverage Ratio	10.65	10.65	11.16	11.03	9.61	17.73
Tier 1 Cap/Risk Based Assets	15.27	15.86	16.57	16.15	12.53	38.03
Risk Based Ratio	16.18	16.68	17.55	17.21	13.38	38.70
Common Equity Tier 1 Capital Ratio	15.27	15.86	16.57	16.15	12.50	38.03
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	70.01	73.84	77.47	83.72	68.26	64.73
Loans/Assets	59.35	61.53	64.93	69.57	55.23	48.85
Securities/Assets	22.58	23.68	17.82	19.05	16.80	13.57
PROFITABILITY:						
Return on Avg Assets	0.79	1.35	1.61	1.02	0.84	(1.67)
Return on Avg Equity	6.45	10.52	11.99	7.55	9.50	2.06
Nonint Income/Avg Assets	0.61	0.77	0.85	0.75	0.87	1.16
Net Overhead Ratio	1.61	1.35	1.33	1.58	1.77	3.79
Efficiency Ratio	63.47	56.42	54.29	56.60	68.65	458.11
Assets (per million) per Employee	10.23	9.79	9.25	8.65	9.09	8.92
ASSET QUALITY:						
Reserves/Loans	1.39	1.40	1.51	1.60	1.34	1.13
Nonperforming Loans/Total Loans	0.41	0.52	0.63	0.62	0.74	0.13
Nonperforming Assets/Total Assets	0.35	0.46	0.59	0.59	0.53	0.09
Adjusted Texas Ratio	3.44	4.03	5.19	4.96	4.05	1.00
YIELDS & COSTS:						
Yield on earning assets	3.26	3.37	3.61	3.99	3.30	2.72
Cost of funds	0.06	0.09	0.14	0.35	0.46	0.26
Net interest margin	3.21	3.29	3.48	3.68	2.64	3.14
Avg Earning Assets/Avg Assets	89.93	90.45	90.80	91.28	90.01	91.35

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

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	10,905,403	9,681,906	8,812,580	8,343,334	2,092,823	23.75
Cash and Equivalents	1,228,490	737,729	980,075	404,838	248,415	25.35
Securities	2,462,487	2,292,275	1,570,119	1,589,171	892,368	56.83
Loans, net	6,471,832	5,956,820	5,722,416	5,804,239	749,416	13.10
Deposit Accounts	9,244,594	8,067,653	7,386,206	6,932,634	1,858,388	25.16
Fed Funds & Repos	228,290	219,963	190,678	189,683	37,612	19.73
Total Equity	1,320,198	1,284,463	1,145,530	1,132,513	174,668	15.25

Period Ending	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	20,994	126,216	34,133	80,023	(13,139)	(38.49)
Interest Income	78,225	284,221	69,323	287,012	8,902	12.84
Interest Expense	1,309	6,640	2,317	22,303	(1,008)	(43.50)
Net Interest Income	76,916	277,581	67,006	264,709	9,910	14.79
Prov for Loan Loss	6,556	(9,421)	(5,715)	37,779	12,271	(214.72)
Noninterest income	16,125	72,059	17,974	59,189	(1,849)	(10.29)
Gain on Sale of Securities	-	(363)	-	1,096	-	NA
Noninterest Expense	59,097	197,447	46,181	183,508	12,916	27.97
Net Operating Income	27,388	161,614	44,514	102,611	(17,126)	(38.47)
Income Taxes	5,942	34,820	10,267	23,422	(4,325)	(42.13)

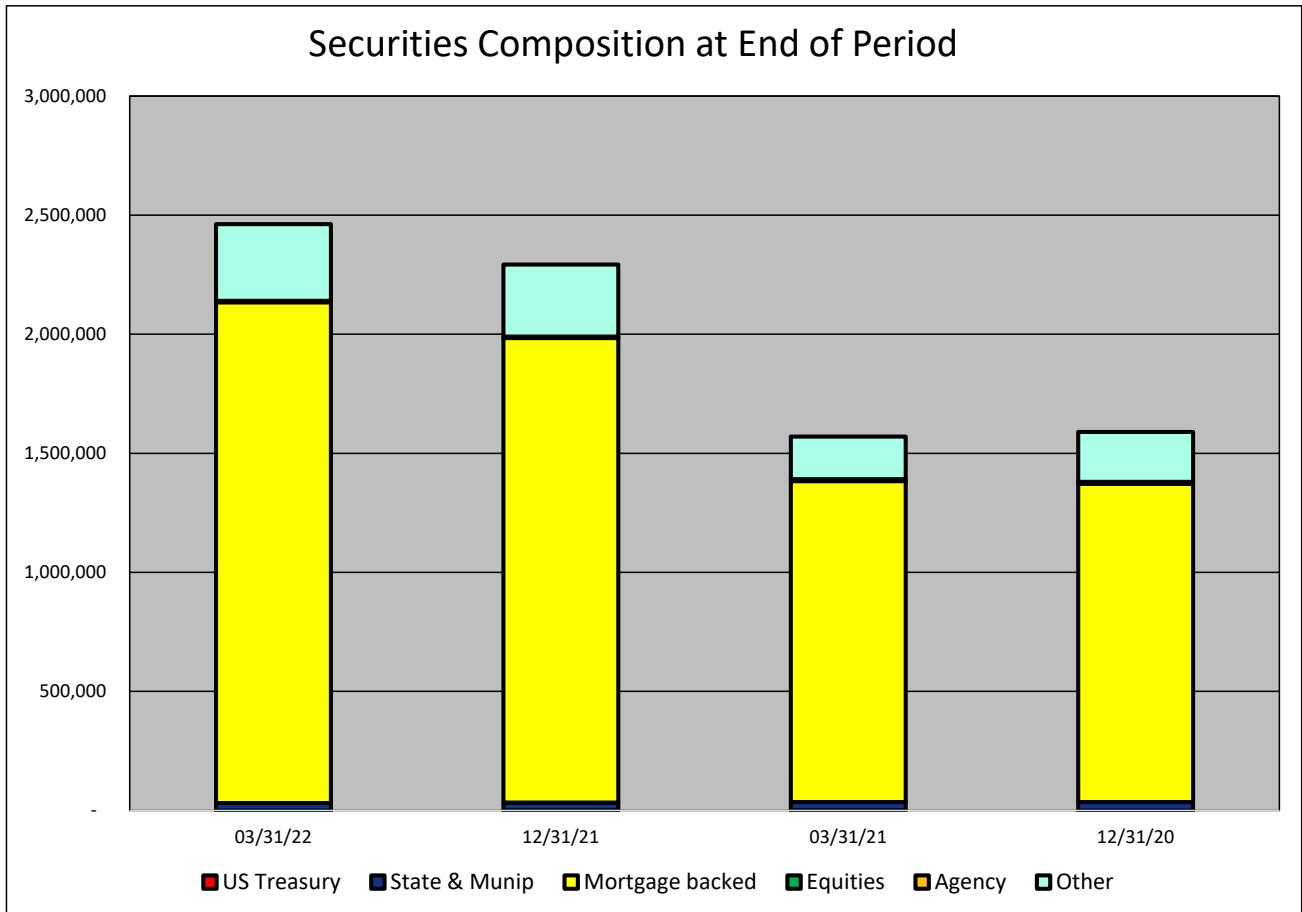


SECURITIES COMPOSITION - Seacoast National Bank
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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SECURITIES CATEGORY:

US Treasury	191	197	199	101	(8)	(4.02)
State & Munip	31,249	33,363	34,804	35,326	(3,555)	(10.21)
Mortgage backed	2,102,969	1,950,127	1,348,409	1,336,343	754,560	55.96
Equities	-	-	-	-	-	NA
Agency	6,090	6,582	7,819	8,676	(1,729)	(22.11)
Other	321,988	302,006	178,888	208,725	143,100	79.99
Total Securities	2,462,487	2,292,275	1,570,119	1,589,171	892,368	56.83

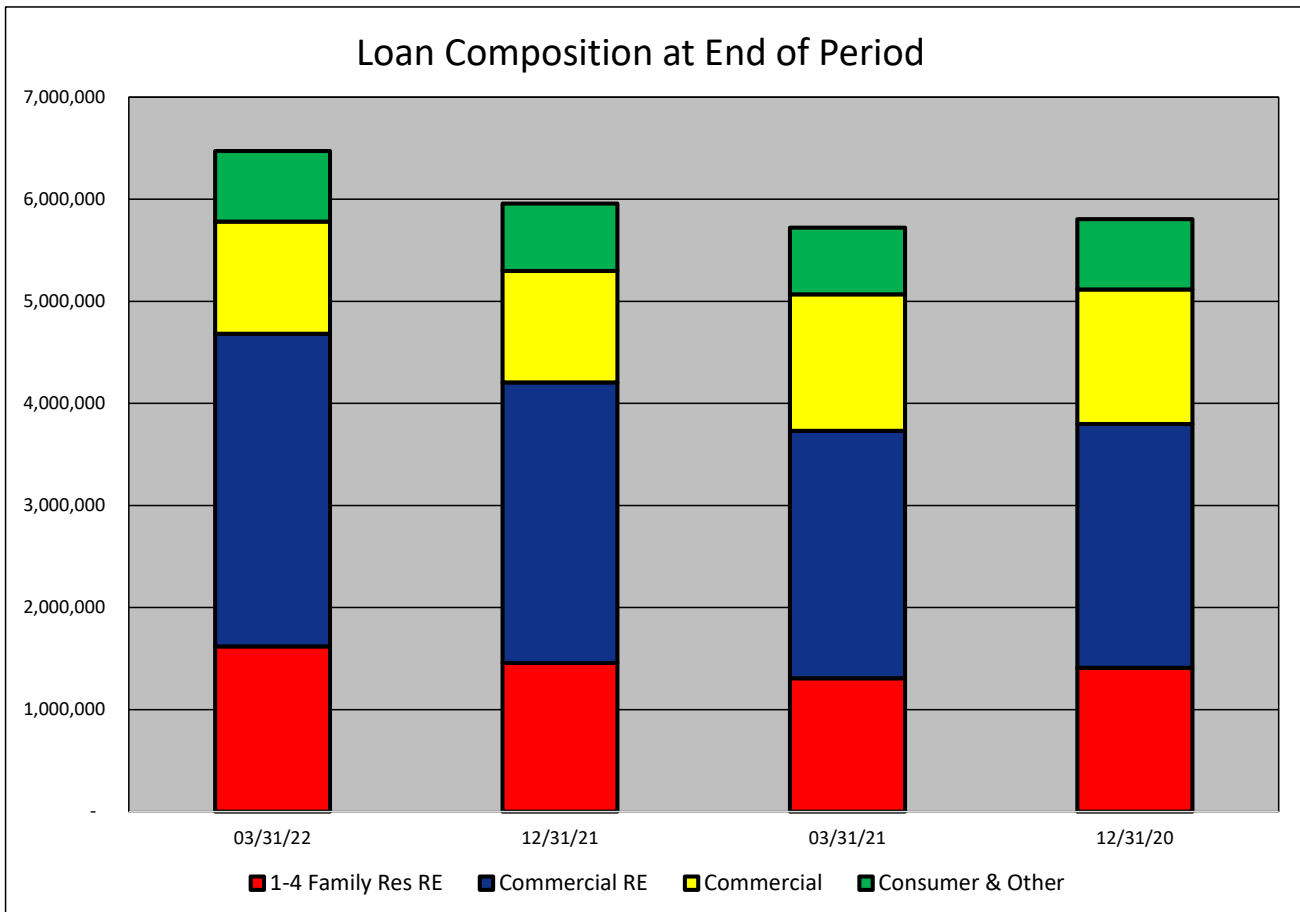


LOAN PORTFOLIO COMPOSITION - Seacoast National Bank
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN CATEGORY:

1-4 Family Res RE	1,618,300	1,456,080	1,306,251	1,410,131	312,049	23.89
Commercial RE	3,062,906	2,748,855	2,424,145	2,386,789	638,761	26.35
Commercial	1,100,351	1,091,702	1,337,845	1,319,553	(237,494)	(17.75)
Consumer & Other	690,275	660,183	654,175	687,766	36,100	5.52
Loans, Net	6,471,832	5,956,820	5,722,416	5,804,239	749,416	13.10



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

As of:	03/31/22	12/31/21	03/31/21	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	586	3,071	571	2,252	15	2.63
Total Charge-offs	670	6,114	946	9,957	(276)	(29.18)
Provision Expense	6,556	(9,421)	(5,715)	37,779	12,271	(214.72)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	51	3,046	-	27,505	51	NA
Ending Balance	89,838	83,315	86,643	92,733	3,195	3.69

NON-PERFORMING ASSETS:

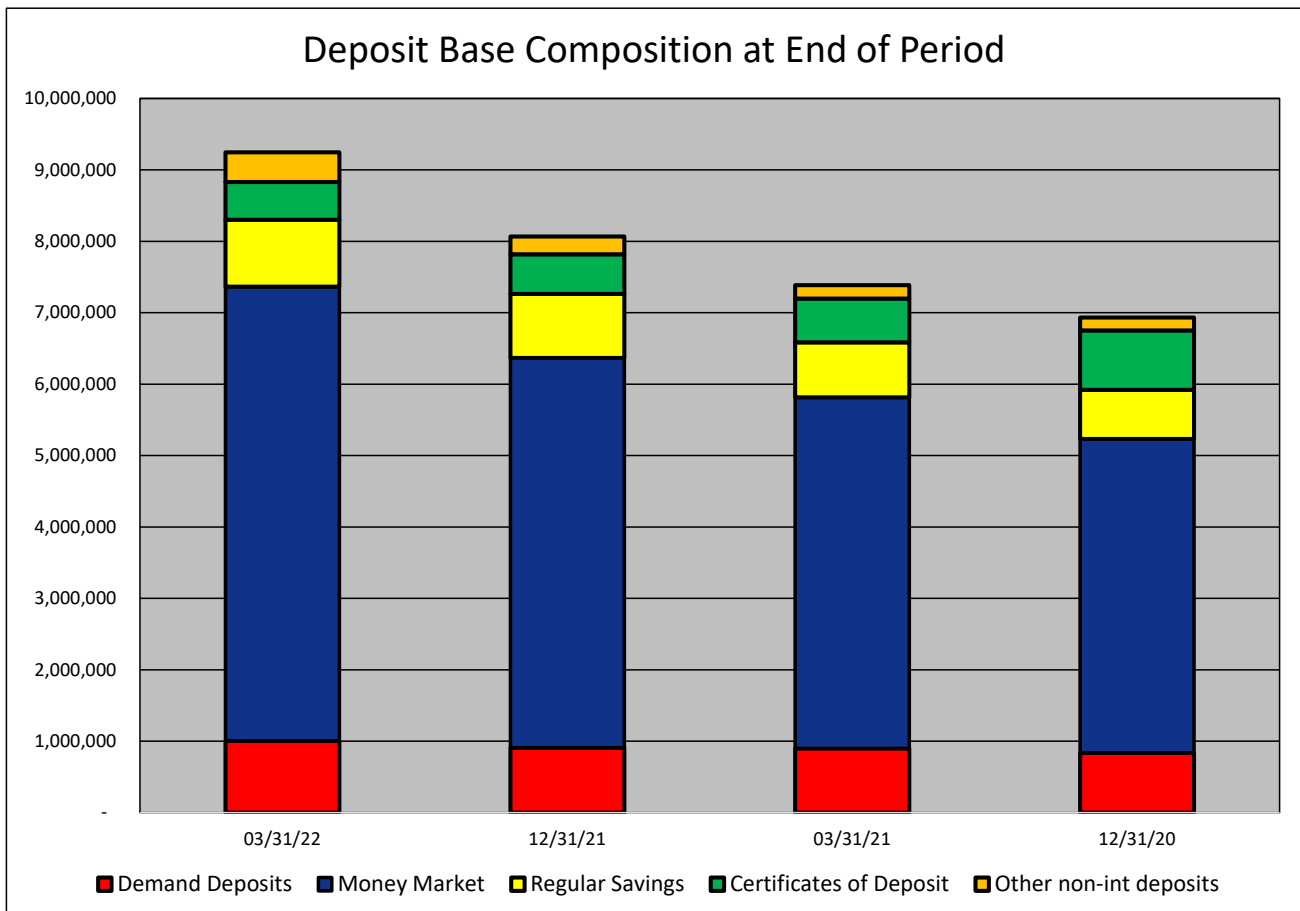
Total-90+ Days Past Due	40	121	721	59	(681)	(94.45)
Total-Nonaccrual	26,209	30,598	35,328	36,110	(9,119)	(25.81)
Foreclosed Real Estate	11,567	13,618	15,549	12,750	(3,982)	(25.61)
Total Non-perf Assets	37,816	44,337	51,598	48,919	(13,782)	(26.71)

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

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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DEPOSIT BASE CATEGORY:

Demand Deposits	1,002,579	908,578	897,272	835,528	105,307	11.74
Money Market	6,361,017	5,459,857	4,918,615	4,396,835	1,442,402	29.33
Regular Savings	937,290	894,994	768,352	689,177	168,938	21.99
Certificates of Deposit	530,631	554,943	613,026	831,156	(82,395)	(13.44)
Other non-int deposits	413,077	249,281	188,941	179,938	224,136	118.63
Total Deposits	9,244,594	8,067,653	7,386,206	6,932,634	1,858,388	25.16

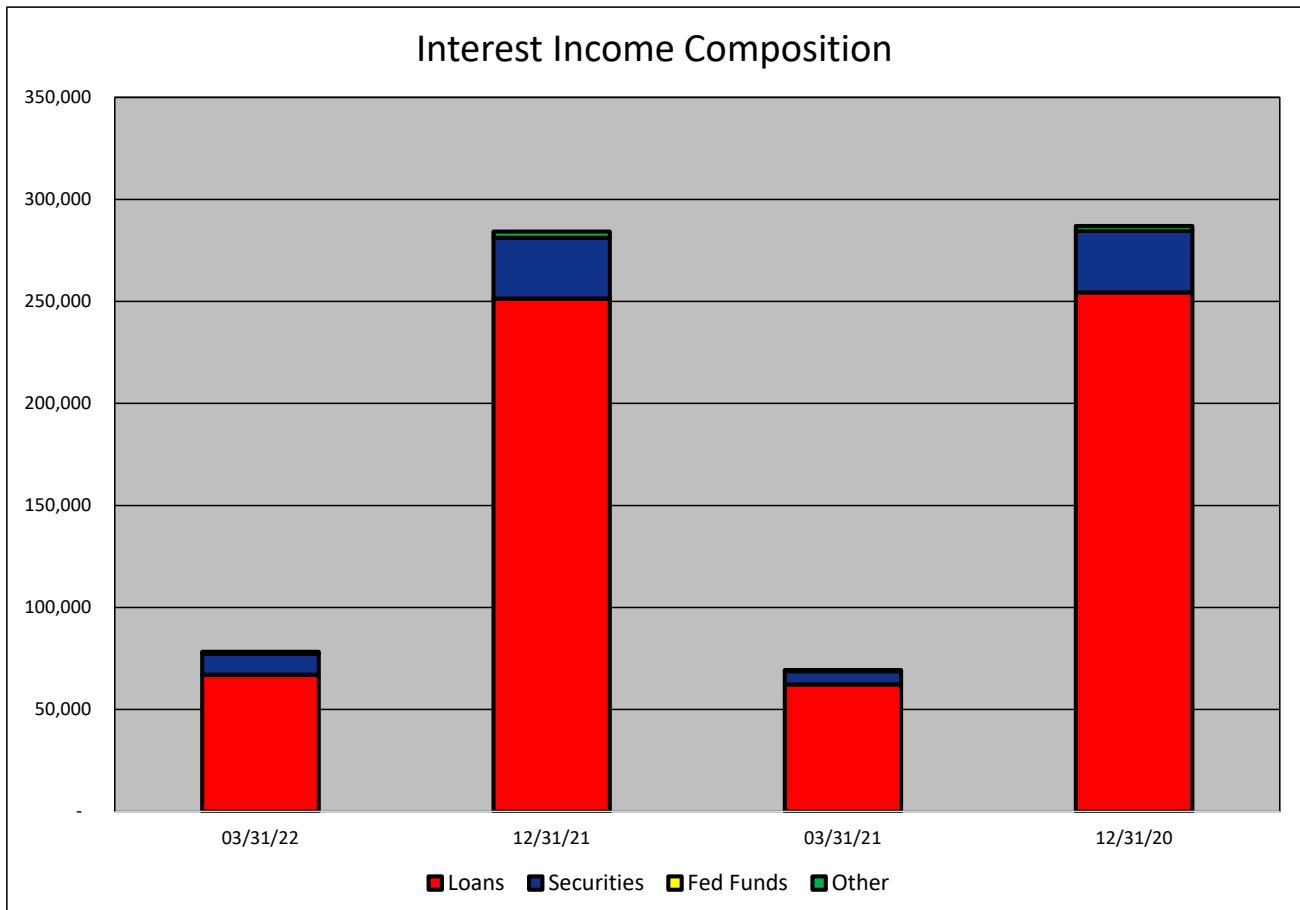


INTEREST INCOME COMPOSITION- Seacoast National Bank
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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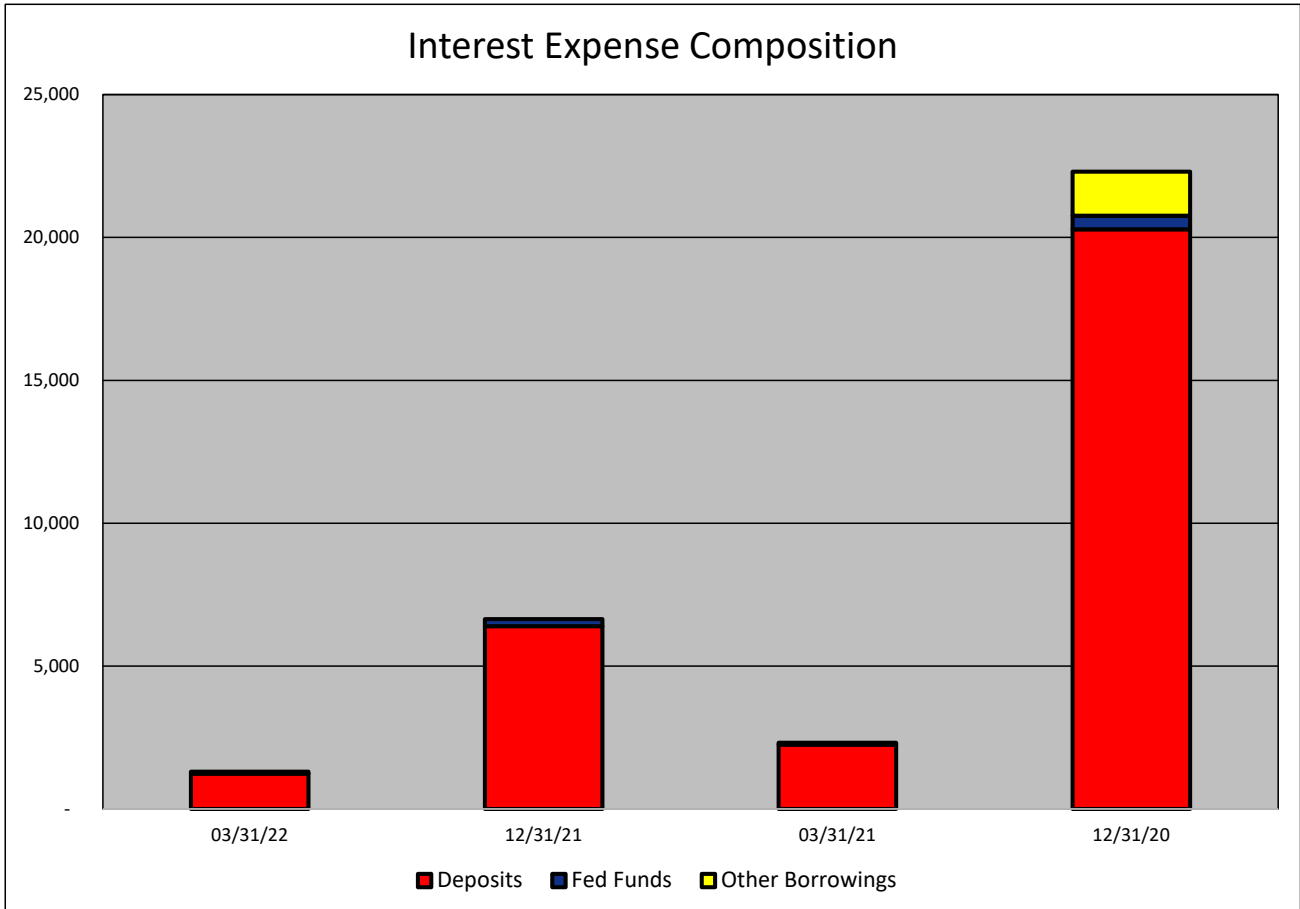
INTEREST INCOME CATEGORY

Loans	67,118	251,473	62,296	254,367	4,822	7.74
Securities	10,180	29,783	6,447	30,172	3,733	57.90
Fed Funds	350	-	-	-	350	NA
Other	577	2,965	580	2,473	(3)	(0.52)
Total Int Income	78,225	284,221	69,323	287,012	8,902	12.84



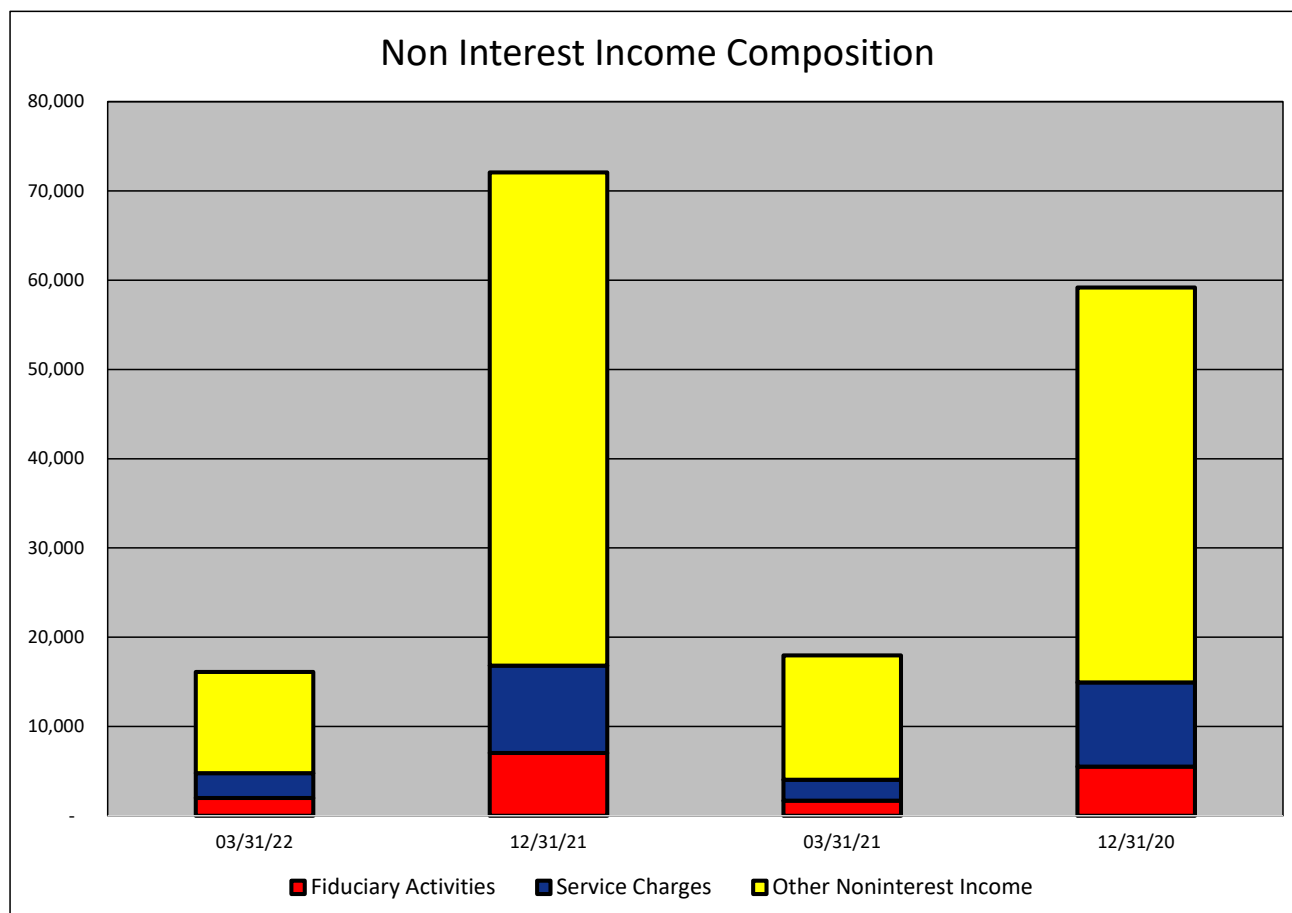
INTEREST EXPENSE COMPOSITION- Seacoast National Bank
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	1,236	6,393	2,251	20,284	(1,015)	(45.09)
Fed Funds	73	247	66	479	7	10.61
Other Borrowings	-	-	-	1,540	-	NA
Total Int Expense	1,309	6,640	2,317	22,303	(1,008)	(43.50)



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

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	1,983	7,038	1,689	5,504	294	17.41
Service Charges	2,801	9,777	2,338	9,429	463	19.80
Other Noninterest Income	11,341	55,244	13,947	44,256	(2,606)	(18.69)
Total Nonint. Income	16,125	72,059	17,974	59,189	(1,849)	(10.29)

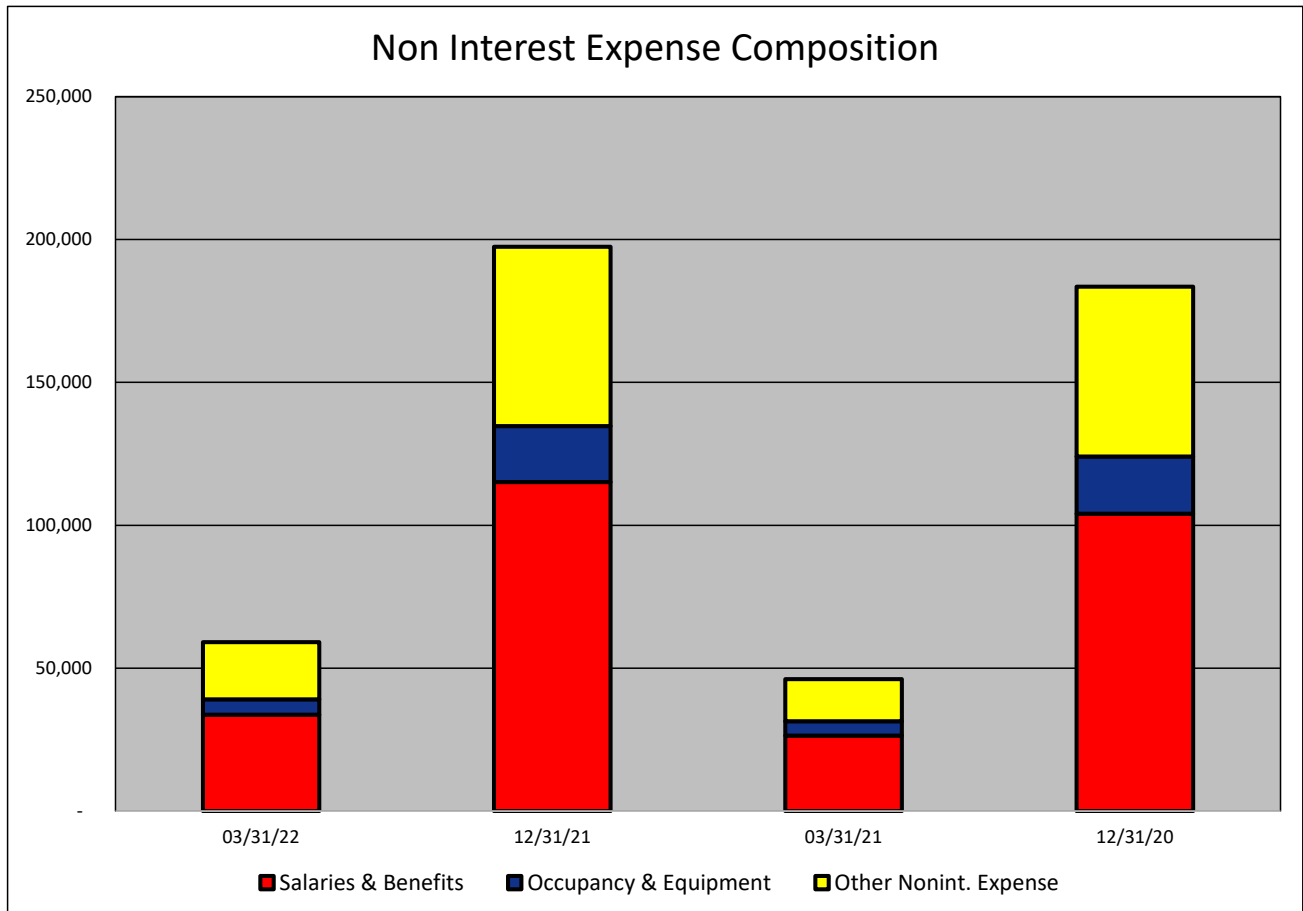


NONINTEREST EXPENSE COMPOSITION- Seacoast National Bank
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	33,721	115,156	26,373	104,084	7348	27.86
Occupancy & Equipment	5,412	19,530	5,043	20,024	369	7.32
Other Nonint. Expense	19,964	62,761	14,765	59,400	5199	35.21
Total Nonint. Expense	59,097	197,447	46,181	183,508	12916	27.97



PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Locality Bank	43,775	-	NA
Cypress Bank & Trust	100,600	-	NA
Optimumbank	385,263	252,376	52.65
Anchor Bank	239,824	169,584	41.42
Desjardins Bank, National Association	354,948	252,882	40.36
Marine Bank & Trust Company	593,366	471,702	25.79
Seacoast National Bank	10,905,403	8,812,580	23.75
Natbank, National Association	226,547	183,890	23.20
American National Bank	558,527	474,542	17.70
Paradise Bank	425,464	375,100	13.43
Community Bank Of The South	260,073	231,443	12.37
Flagler Bank	501,912	458,967	9.36
Bank Of Belle Glade	144,080	134,107	7.44

Select Peer Average	1,133,829	909,013	24.31
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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	8,278	-	NA
Cypress Bank & Trust	24,061	-	NA
Optimumbank	277,094	170,200	62.80
Anchor Bank	169,169	131,074	29.06
Desjardins Bank, National Association	204,158	179,316	13.85
Seacoast National Bank	6,471,832	5,722,416	13.10
Marine Bank & Trust Company	342,643	330,594	3.64
Natbank, National Association	143,457	149,049	(3.75)
Paradise Bank	245,092	261,611	(6.31)
Community Bank Of The South	68,631	75,342	(8.91)
American National Bank	266,992	295,855	(9.76)
Flagler Bank	288,095	328,357	(12.26)
Bank Of Belle Glade	32,610	42,264	(22.84)

Select Peer Average	657,086	591,237	5.33
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

CAPITAL RATIOS
For the three months ended March 31, 2022

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Locality Bank	83.01	103.04	341.68	342.48	341.68
Cypress Bank & Trust	16.79	18.90	0.00	0.00	0.00
Natbank, National Association	14.35	14.75	30.86	31.74	30.86
Optimumbank	12.17	12.53	0.00	0.00	0.00
Seacoast National Bank	12.11	10.65	15.27	16.18	15.27
Desjardins Bank, National Association	9.44	10.09	0.00	0.00	0.00
American National Bank	8.56	9.89	16.72	17.53	16.72
Anchor Bank	9.26	9.66	0.00	0.00	0.00
Flagler Bank	8.67	9.55	14.14	15.29	14.14
Paradise Bank	7.58	8.90	12.84	13.77	12.84
Marine Bank & Trust Company	6.17	7.82	12.45	13.70	12.45
Community Bank Of The South	7.08	7.70	24.46	25.48	24.46
Bank Of Belle Glade	6.03	7.06	25.99	26.98	25.99

Select Peer Average	15.48	17.73	38.03	38.70	38.03
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET RATIOS
For the three months ended March 31, 2022

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Locality Bank	128.22	18.91	0.00
Optimumbank	87.03	71.92	8.24
Anchor Bank	86.69	70.54	6.59
Natbank, National Association	77.40	63.32	1.35
Seacoast National Bank	70.01	59.35	22.58
Flagler Bank	68.76	57.40	19.18
Desjardins Bank, National Association	64.11	57.52	8.23
Paradise Bank	62.94	57.61	14.18
Marine Bank & Trust Company	61.77	57.75	27.12
American National Bank	52.82	47.80	11.75
Cypress Bank & Trust	28.96	23.92	4.04
Community Bank Of The South	28.68	26.39	22.51
Bank Of Belle Glade	24.12	22.63	30.62

Select Peer Average	64.73	48.85	13.57
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

PROFITABILITY RATIOS
For the three months ended March 31, 2022

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Flagler Bank	496,282	1.87	20.70
Paradise Bank	403,337	1.44	17.51
Optimumbank	388,615	1.04	9.67
American National Bank	522,447	0.88	9.26
Seacoast National Bank	10,660,450	0.79	6.45
Marine Bank & Trust Company	560,378	0.78	11.12
Community Bank Of The South	253,888	0.52	6.72
Natbank, National Association	221,796	0.45	3.04
Anchor Bank	238,806	0.42	4.52
Desjardins Bank, National Association	332,266	0.34	3.38
Bank Of Belle Glade	150,065	0.20	3.20
Cypress Bank & Trust	85,889	(3.03)	(15.46)
Locality Bank	35,267	(27.47)	(53.32)

Select Peer Average	1,103,807	(1.67)	2.06
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

PROFITABILITY RATIOS

For the three months ended March 31, 2022

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Flagler Bank	0.26	1.04	39.94	12.55
Optimumbank	0.67	1.53	55.11	9.17
American National Bank	0.17	1.28	55.32	18.02
Seacoast National Bank	0.61	1.61	63.47	10.23
Marine Bank & Trust Company	0.48	1.80	66.55	7.61
Paradise Bank	0.81	2.12	66.93	8.86
Community Bank Of The South	0.14	1.29	68.35	11.82
Natbank, National Association	0.83	1.99	80.11	8.09
Bank Of Belle Glade	0.25	1.14	83.79	10.29
Anchor Bank	0.81	2.36	84.33	6.31
Desjardins Bank, National Association	0.95	2.02	86.71	7.39
Cypress Bank & Trust	9.16	4.00	132.44	1.93
Locality Bank	0.00	27.04	5072.34	3.65

Select Peer Average	1.16	3.79	458.11	8.92
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

ASSET QUALITY RATIOS

For the three months ended March 31, 2022

Institution name	Reserves/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
American National Bank	0.91	0.00	0.00	0.00
Community Bank Of The South	1.19	0.00	0.00	0.00
Locality Bank	1.03	0.00	0.00	0.00
Bank Of Belle Glade	1.23	0.00	0.00	0.00
Cypress Bank & Trust	1.50	0.00	0.00	0.00
Optimumbank	1.23	0.00	0.00	0.00
Paradise Bank	1.06	0.00	0.00	0.00
Desjardins Bank, National Association	1.18	0.02	0.01	0.09
Flagler Bank	1.34	0.03	0.01	0.15
Natbank, National Association	0.65	0.18	0.12	0.78
Marine Bank & Trust Company	1.37	0.44	0.25	3.66
Seacoast National Bank	1.39	0.41	0.35	3.44
Anchor Bank	0.56	0.66	0.47	4.83

Select Peer Average	1.13	0.13	0.09	1.00
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 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	11.96	25.83	0.00	0.00	11.75
Bank Of Belle Glade	5.35	40.58	0.00	9.33	21.29
Optimumbank	3.81	0.82	14.10	0.21	8.03
Flagler Bank	3.48	8.22	8.96	0.00	19.18
Anchor Bank	3.22	13.06	0.00	0.18	6.41
Seacoast National Bank	3.22	8.05	0.00	6.85	15.65
Cypress Bank & Trust	1.45	65.24	0.00	0.00	3.54
Locality Bank	1.11	75.61	0.00	0.00	0.00
Marine Bank & Trust Company	0.98	11.45	0.00	0.34	26.79
Natbank, National Association	0.93	32.77	0.08	0.00	1.35
Paradise Bank	0.77	22.17	0.00	0.00	14.18
Community Bank Of The South	0.64	47.70	0.00	0.00	22.51
Desjardins Bank, National Association	0.52	32.99	0.00	8.23	0.00

Select Peer Average	2.88	29.58	1.78	1.93	11.59
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2022

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Optimumbank	71.04	0.58	0.00	0.00
Anchor Bank	70.14	4.47	0.00	0.00
Natbank, National Association	62.91	0.97	0.00	0.00
Seacoast National Bank	58.33	1.06	0.11	2.86
Paradise Bank	57.00	2.92	0.00	0.53
Marine Bank & Trust Company	56.96	1.12	0.00	0.00
Desjardins Bank, National Association	56.84	0.28	0.00	0.00
Flagler Bank	56.63	1.00	0.00	0.00
American National Bank	47.37	0.08	0.00	0.00
Community Bank Of The South	26.08	0.97	0.00	0.00
Cypress Bank & Trust	23.56	3.31	0.00	0.24
Bank Of Belle Glade	22.36	0.33	0.00	0.00
Locality Bank	18.72	2.83	0.00	0.00

Select Peer Average	48.30	1.53	0.01	0.28
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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, 2022

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Desjardins Bank, National Association	88.25	11.75	100.00	0.00	0.00
Locality Bank	79.60	20.40	100.00	0.00	0.00
Natbank, National Association	73.51	22.84	96.34	0.00	3.66
Bank Of Belle Glade	50.61	49.39	100.00	0.00	0.00
Paradise Bank	47.09	52.91	100.00	0.00	0.00
Optimumbank	41.82	52.83	94.65	0.00	5.35
Marine Bank & Trust Company	37.28	62.72	100.00	0.00	0.00
Seacoast National Bank	37.20	60.39	97.59	2.41	0.00
American National Bank	36.10	63.85	99.95	0.05	0.00
Cypress Bank & Trust	34.96	65.04	100.00	0.00	0.00
Anchor Bank	33.81	56.29	90.10	0.00	9.90
Community Bank Of The South	30.28	69.72	100.00	0.00	0.00
Flagler Bank	24.81	66.67	91.48	0.00	8.52

Select Peer Average	47.33	50.37	97.70	0.19	2.11
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the three months ended March 31, 2022

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Paradise Bank	3.86	0.14	3.79	94.07
Optimumbank	3.74	0.44	3.49	95.27
Natbank, National Association	3.49	0.64	3.32	80.89
Anchor Bank	3.47	0.30	3.27	90.36
Seacoast National Bank	3.26	0.06	3.21	89.93
Flagler Bank	3.61	0.67	3.13	95.27
Marine Bank & Trust Company	3.13	0.08	3.08	93.89
American National Bank	3.05	0.22	2.91	84.26
Desjardins Bank, National Association	2.55	0.31	2.52	98.36
Community Bank Of The South	2.04	0.06	2.00	96.81
Bank Of Belle Glade	1.65	0.28	1.51	93.08
Cypress Bank & Trust	0.91	0.12	0.84	92.09
Locality Bank	0.64	0.00	0.64	83.31

Select Peer Average	2.72	0.26	3.14	91.35
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