

# Anchor Bank

Palm Beach Gardens, FL

Established  
3/22/2005

## Florida Bank and Thrift Performance Report

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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, 2024**

Institution name	Total Assets (\$'000's)
Seacoast National Bank	14,943,451
Optimumbank	899,465
Marine Bank & Trust Company	640,187
American National Bank	448,212
Paradise Bank	380,605
<b>Anchor Bank</b>	<b>358,194</b>
Desjardins Bank, National Association	327,906
Community Bank Of The South	253,253
Locality Bank	233,347
Natbank, National Association	221,850
Cypress Bank & Trust	168,469
Evermore Bank	168,171
Bank Of Belle Glade	127,580

Institution name	Return on Avg Assets (%)
Paradise Bank	3.14
Desjardins Bank, National Association	1.78
Optimumbank	1.47
Bank Of Belle Glade	1.01
American National Bank	0.89
Community Bank Of The South	0.83
Seacoast National Bank	0.77
<b>Anchor Bank</b>	<b>0.51</b>
Marine Bank & Trust Company	0.50
Cypress Bank & Trust	0.17
Natbank, National Association	(0.01)
Evermore Bank	(0.52)
Locality Bank	(1.78)

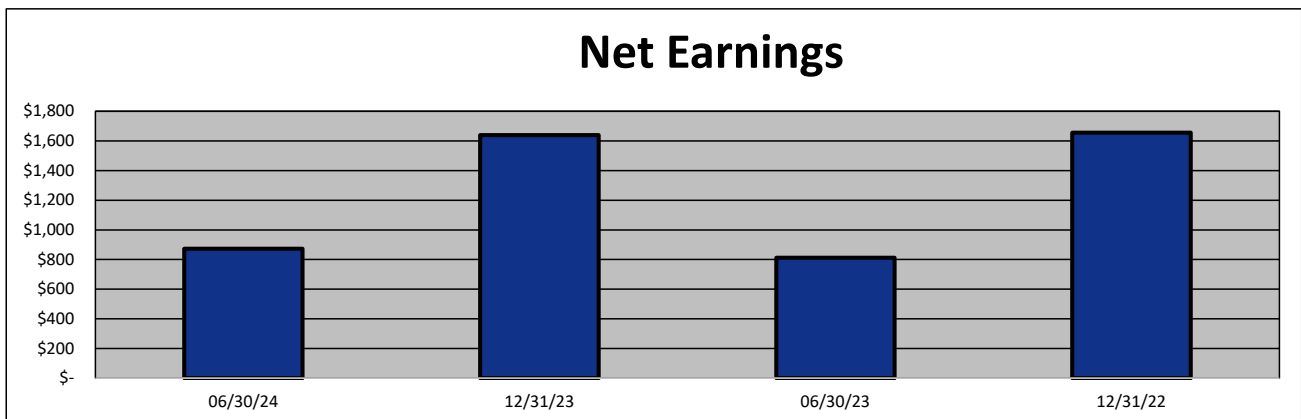
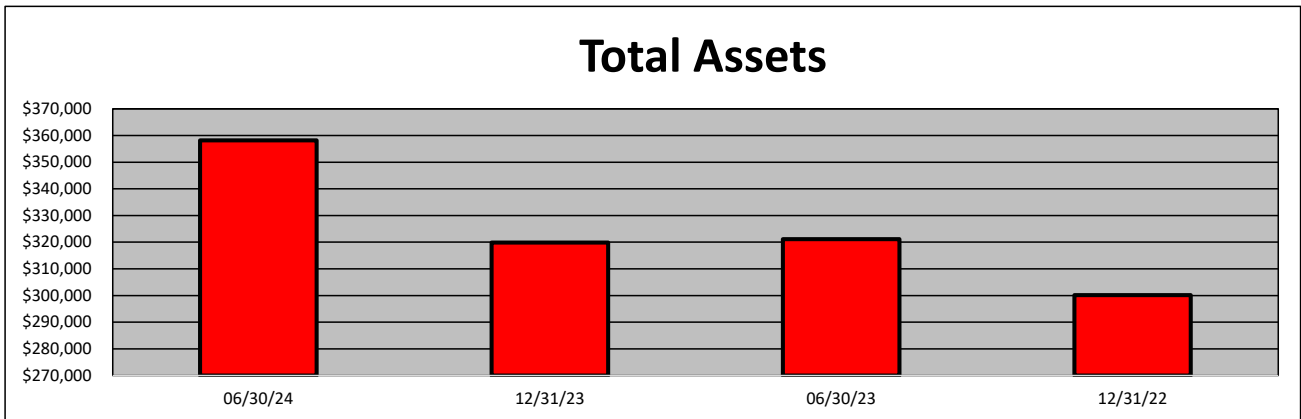
**EXECUTIVE SUMMARY - Anchor Bank**  
(Percentage)

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	10.01	8.40	8.01	7.83	9.59	11.59
Leverage Ratio	10.37	8.50	9.11	9.28	10.67	12.48
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	12.61	10.71
Risk Based Ratio	0.00	0.00	0.00	0.00	13.45	11.27
Common Equity Tier 1 Capital Ratio	NA	0.00	0.00	0.00	12.57	10.71
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	112.34	116.29	112.88	106.87	75.33	81.35
Loans/Assets	82.04	82.39	78.56	72.54	63.16	67.15
Securities/Assets	3.66	4.10	4.71	5.06	19.74	12.98
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.51	0.54	0.56	0.67	0.75	0.67
Return on Avg Equity	5.34	6.48	6.66	7.35	10.61	8.53
Nonint Income/Avg Assets	0.32	0.32	0.34	0.59	0.79	0.86
Net Overhead Ratio	2.34	2.59	2.67	2.58	2.14	2.40
Efficiency Ratio	77.12	78.23	78.99	74.93	72.23	73.96
Assets (per million) per Employee	7.79	7.11	7.65	7.15	10.25	8.73
<b>ASSET QUALITY:</b>						
Allowance/Loans	0.51	0.55	0.55	0.60	1.31	1.06
Nonperforming Loans/Total Loans	0.36	0.29	0.37	0.46	0.56	0.31
Nonperforming Assets/Total Assets	0.30	0.24	0.29	0.34	0.38	0.24
Adjusted Texas Ratio	2.83	2.69	3.49	4.07	4.10	1.95
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	6.04	5.68	5.47	4.41	5.44	5.70
Cost of funds	3.87	3.11	2.76	0.74	3.03	3.46
Net interest margin	3.29	3.60	3.69	3.93	2.85	3.26
Avg Earning Assets/Avg Assets	95.09	94.34	93.97	92.55	95.94	95.95

**SELECTED FINANCIAL DATA - Anchor Bank**  
(Dollars in Thousands)

<b>As of:</b>	<b>06/30/24</b>	<b>12/31/23</b>	<b>06/30/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	358,194	319,832	321,148	300,187	37,046	11.54
Cash and Equivalents	32,411	24,083	34,617	48,284	(2,206)	(6.37)
Securities	13,100	13,129	15,133	15,203	(2,033)	(13.43)
Loans, net	293,867	263,502	252,285	217,767	41,582	16.48
Deposit Accounts	261,597	226,586	223,500	203,768	38,097	17.05
Fed Funds & Repos	-	-	-	16,000	-	NA
Total Equity	35,873	26,879	25,724	23,496	10,149	39.45

<b>Period Ending</b>	<b>06/30/24</b>	<b>12/31/23</b>	<b>06/30/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	873	1,640	812	1,656	61	7.51
Interest Income	9,807	16,220	7,395	10,014	2,412	32.62
Interest Expense	4,470	5,931	2,407	1,084	2,063	85.71
Net Interest Income	5,337	10,289	4,988	8,930	349	7.00
Prov for Credit Losses	185	266	70	408	115	164.29
Noninterest income	545	971	496	1,449	49	9.88
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	4,536	8,809	4,332	7,777	204	4.71
Net Operating Income	1,161	2,185	1,082	2,194	79	7.30
Income Taxes	288	545	270	538	18	6.67

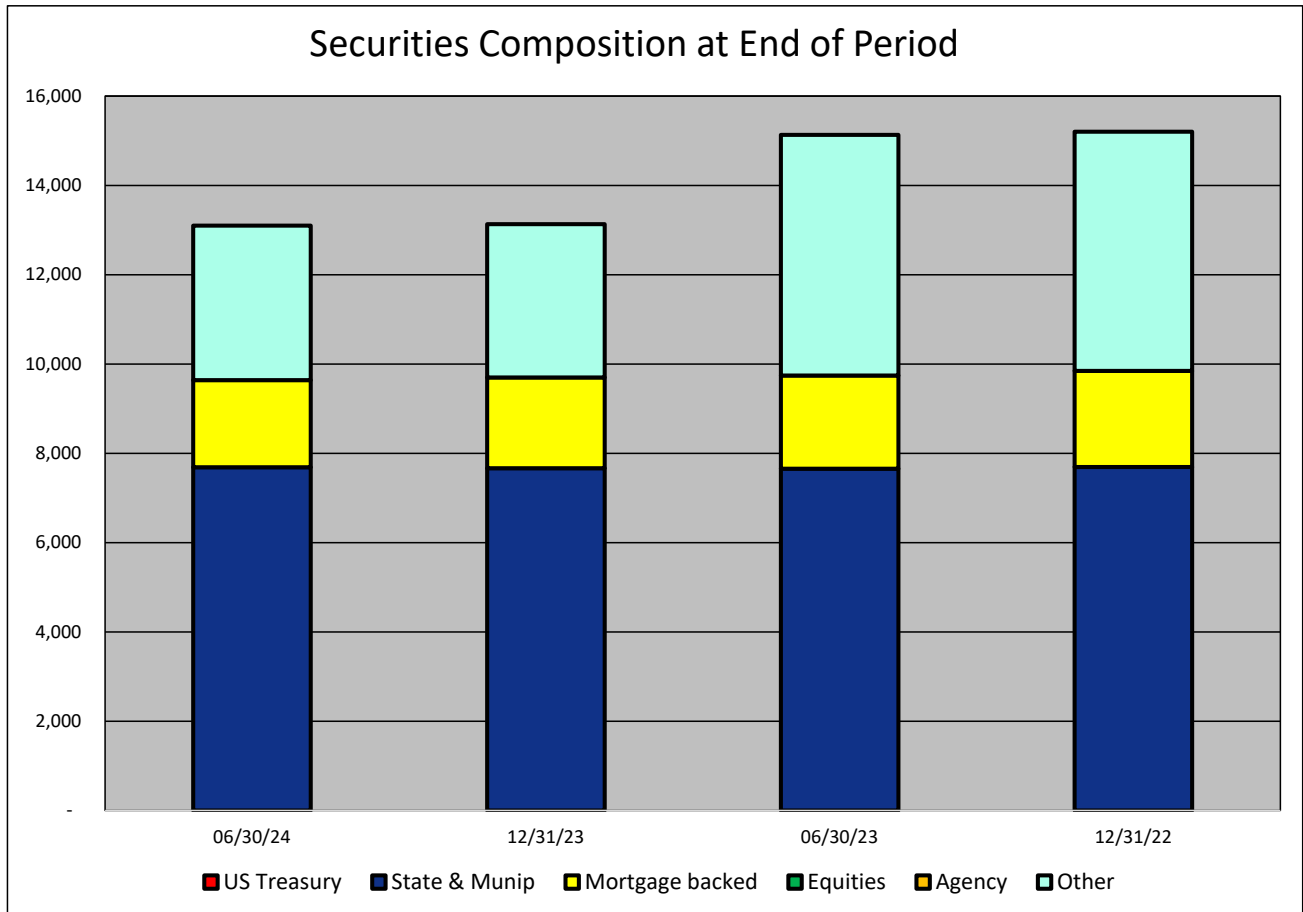


**SECURITIES COMPOSITION - Anchor Bank**  
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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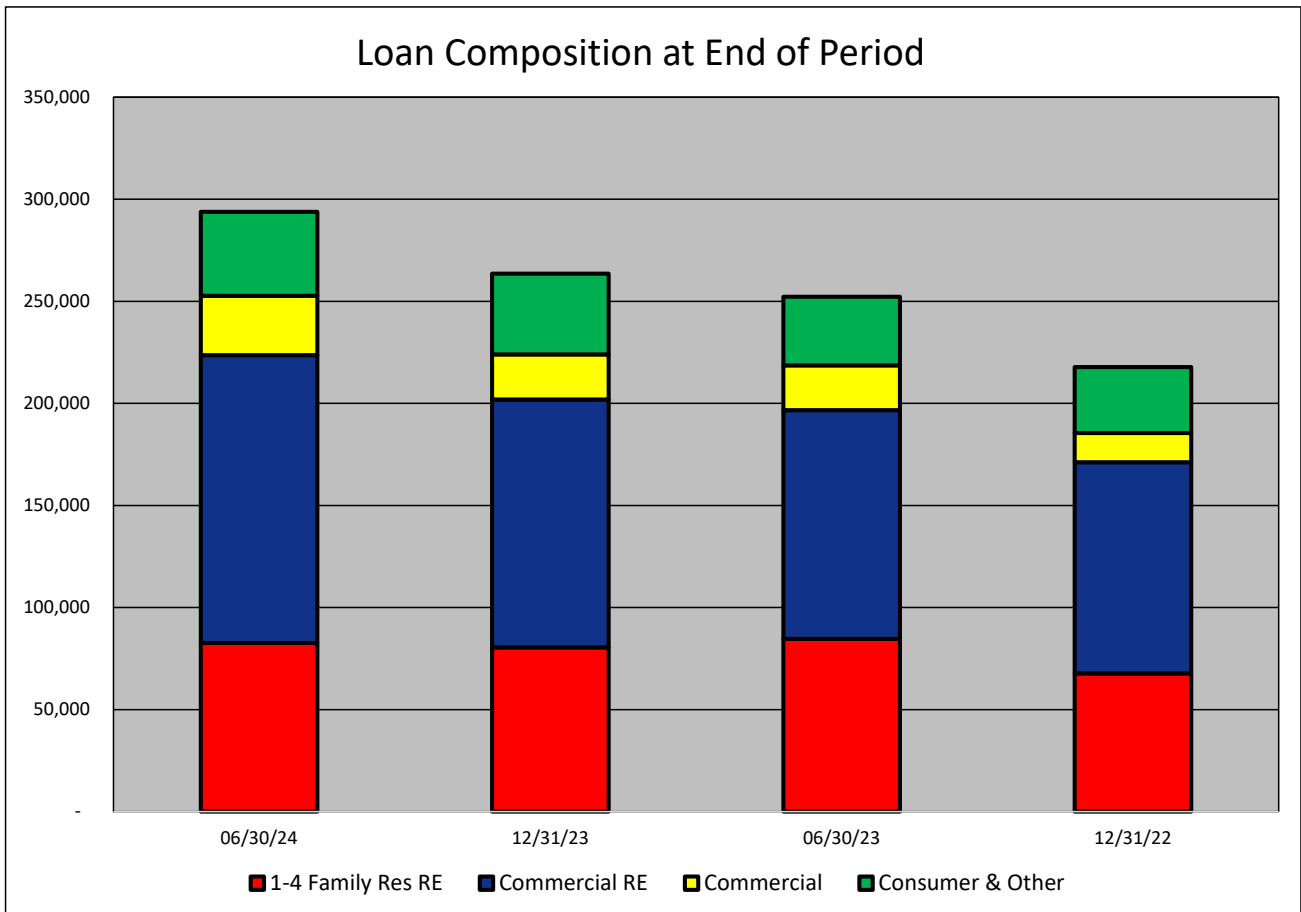
**SECURITIES CATEGORY:**

US Treasury	-	-	-	-	-	NA
State & Munip	7,686	7,664	7,654	7,691	32	0.42
Mortgage backed	1,950	2,035	2,088	2,155	(138)	(6.61)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	3,464	3,430	5,391	5,357	(1,927)	(35.74)
<b>Total Securities</b>	<b>13,100</b>	<b>13,129</b>	<b>15,133</b>	<b>15,203</b>	<b>(2,033)</b>	<b>(13.43)</b>



**LOAN PORTFOLIO COMPOSITION - Anchor Bank**  
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	82,572	80,505	84,608	67,746	(2,036)	(2.41)
Commercial RE	141,024	121,380	112,113	103,375	28,911	25.79
Commercial	29,086	22,099	21,944	14,416	7,142	32.55
Consumer & Other	41,185	39,518	33,620	32,230	7,565	22.50
<b>Loans, Net</b>	<b>293,867</b>	<b>263,502</b>	<b>252,285</b>	<b>217,767</b>	<b>41,582</b>	<b>16.48</b>



**LOAN PORTFOLIO QUALITY - Anchor Bank**  
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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**ALLOWANCE FOR CREDIT LOSSES (LOANS):**

Beginning Balance	1,440	1,306	1,306	974	134	10.26
Total Recoveries	43	65	51	152	(8)	(15.69)
Total Charge-offs	179	391	225	228	(46)	(20.44)
Provision Expense	185	266	70	408	115	164.29
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	194	194	-	(194)	(100.00)
Ending Balance	<u>1,489</u>	<u>1,440</u>	<u>1,396</u>	<u>1,306</u>	<u>93</u>	<u>6.66</u>

**NON-PERFORMING ASSETS:**

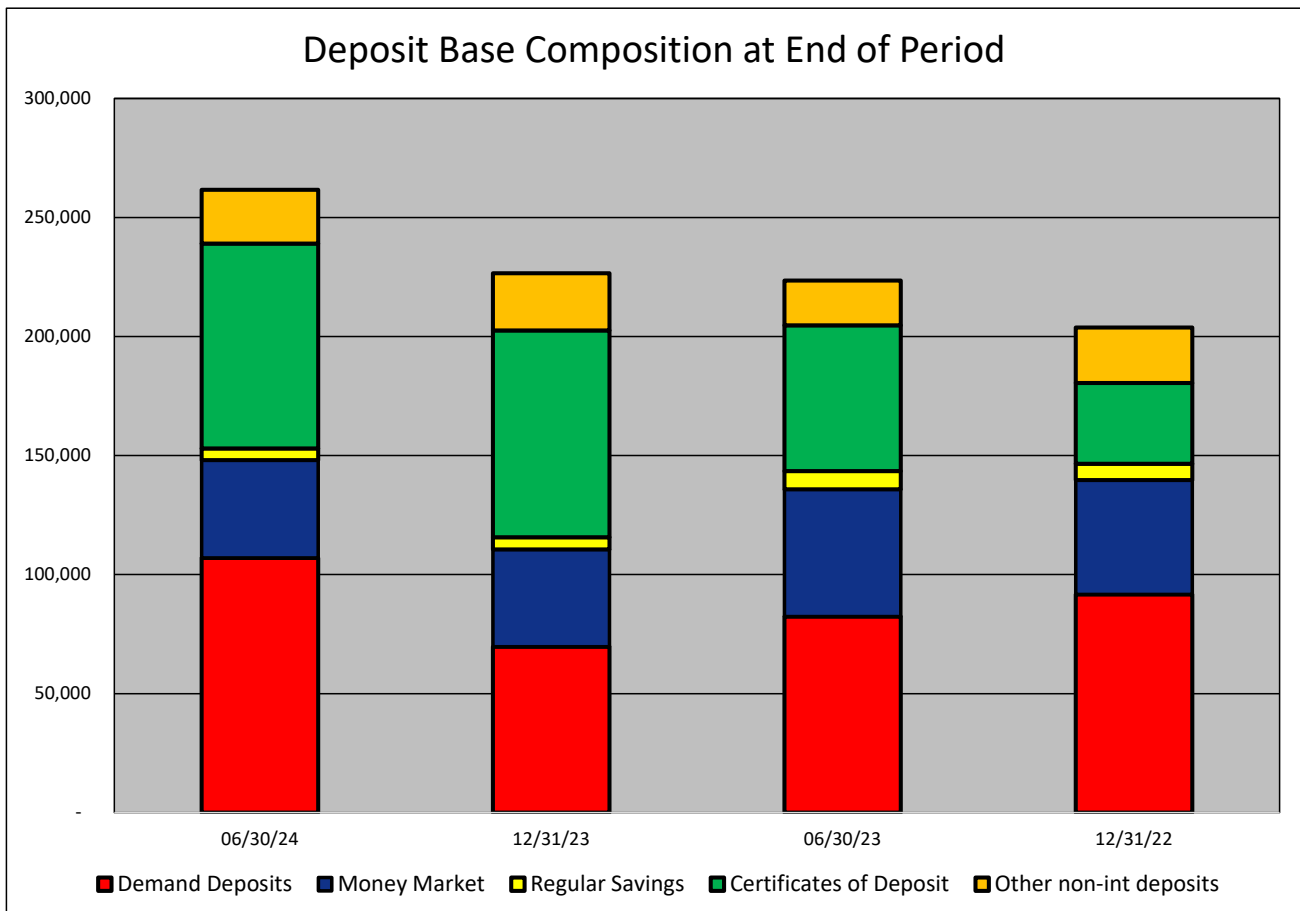
Total-90+ Days Past Due	20	7	63	49	(43)	(68.25)
Total-Nonaccrual	1,038	756	883	960	155	17.55
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	<u>1,058</u>	<u>763</u>	<u>946</u>	<u>1,009</u>	<u>112</u>	<u>11.84</u>

**DEPOSIT BASE COMPOSITION - Anchor Bank**  
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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**DEPOSIT BASE CATEGORY:**

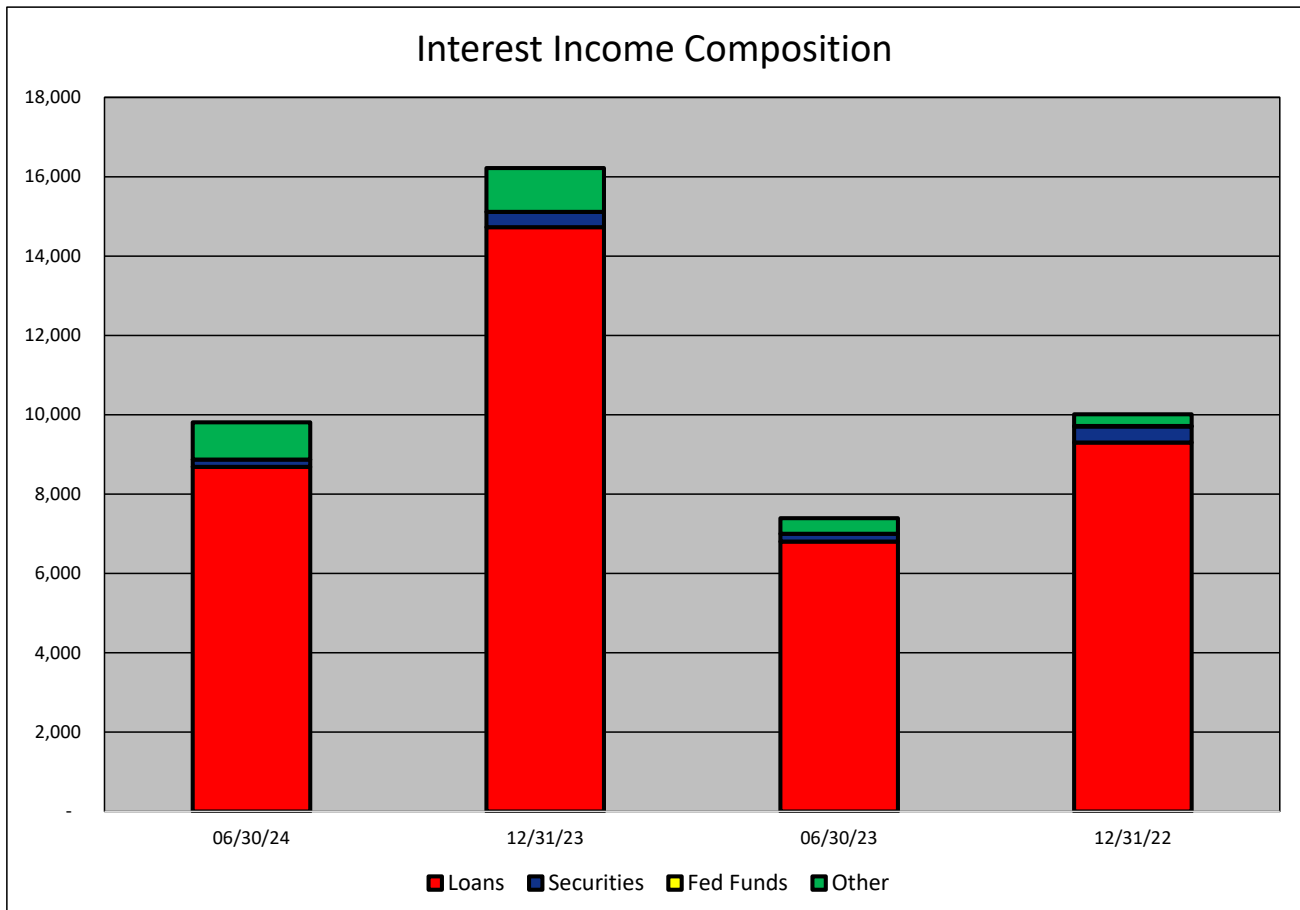
Demand Deposits	107,027	69,704	82,351	91,669	24,676	29.96
Money Market	41,092	40,874	53,436	48,064	(12,344)	(23.10)
Regular Savings	4,892	5,144	7,664	6,806	(2,772)	(36.17)
Certificates of Deposit	86,029	86,817	61,247	33,940	24,782	40.46
Other non-int deposits	22,557	24,047	18,802	23,289	3,755	19.97
<b>Total Deposits</b>	<b>261,597</b>	<b>226,586</b>	<b>223,500</b>	<b>203,768</b>	<b>38,097</b>	<b>17.05</b>





**INTEREST INCOME COMPOSITION- Anchor Bank**  
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	8,690	14,728	6,801	9,301	1,889	27.78
Securities	181	387	199	403	(18)	(9.05)
Fed Funds	-	-	-	11	-	NA
Other	936	1,105	395	299	541	136.96
<b>Total Int Income</b>	<b>9,807</b>	<b>16,220</b>	<b>7,395</b>	<b>10,014</b>	<b>2,412</b>	<b>32.62</b>

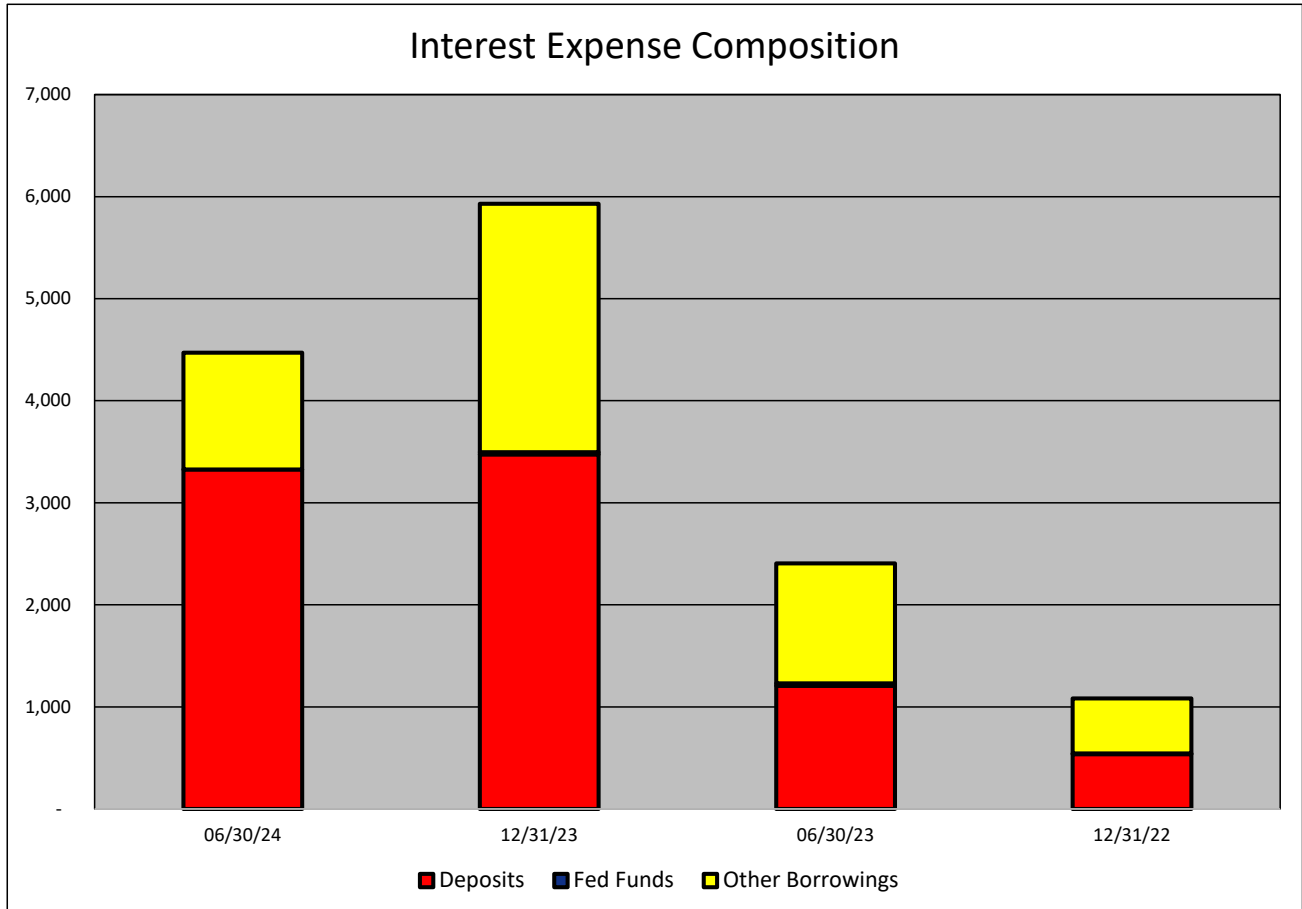


**INTEREST EXPENSE COMPOSITION- Anchor Bank**  
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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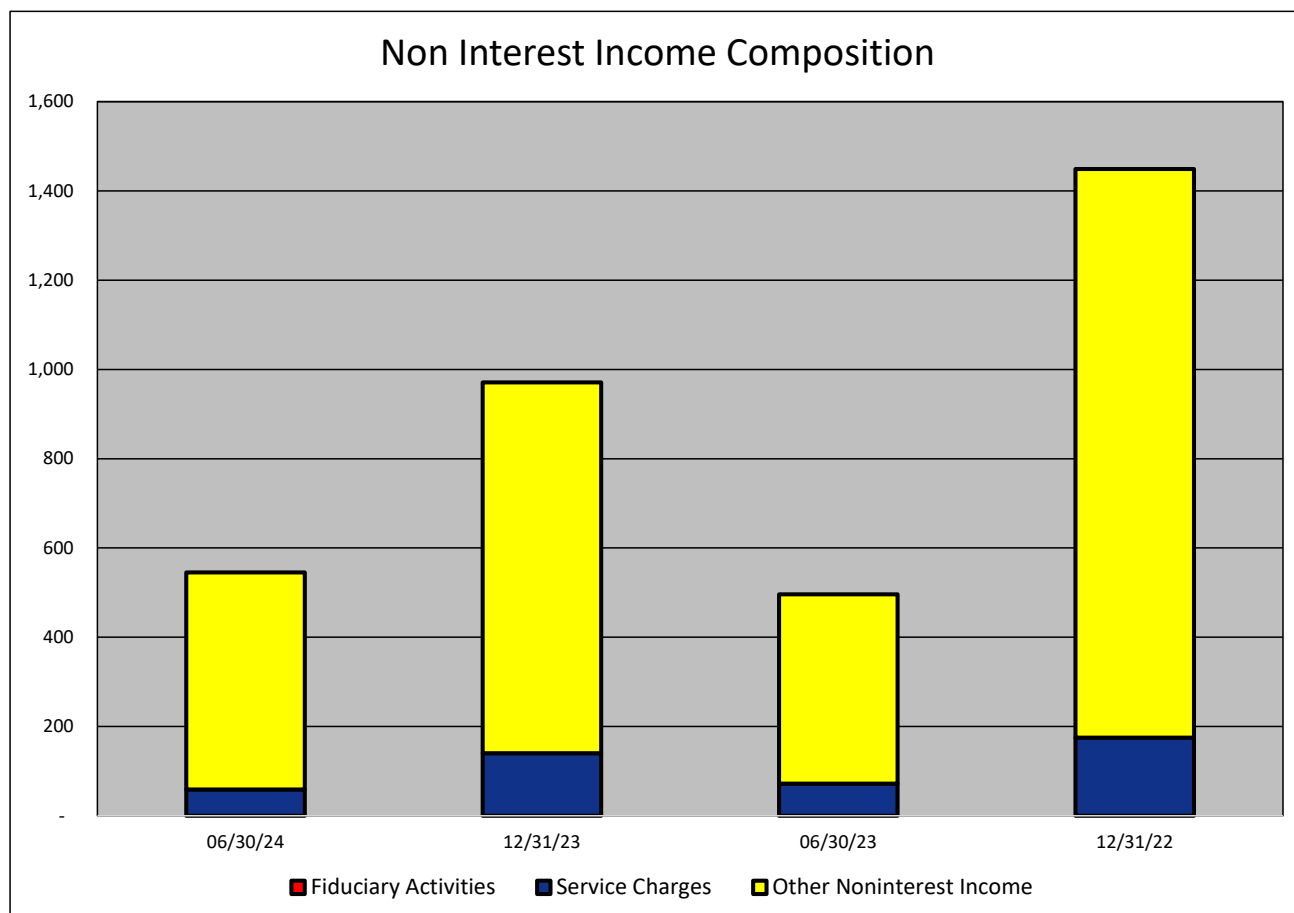
**INTEREST EXPENSE CATEGORY**

Deposits	3,326	3,474	1,208	536	2,118	175.33
Fed Funds	-	22	22	9	(22)	(100.00)
Other Borrowings	1,144	2,435	1,177	539	(33)	(2.80)
<b>Total Int Expense</b>	<b>4,470</b>	<b>5,931</b>	<b>2,407</b>	<b>1,084</b>	<b>2,063</b>	<b>85.71</b>



**NONINTEREST INCOME COMPOSITION- Anchor Bank**  
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST INCOME CATEGORY</b>						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	59	140	72	175	(13)	(18.06)
Other Noninterest Income	486	831	424	1,274	62	14.62
<b>Total Nonint. Income</b>	<b>545</b>	<b>971</b>	<b>496</b>	<b>1,449</b>	<b>49</b>	<b>9.88</b>

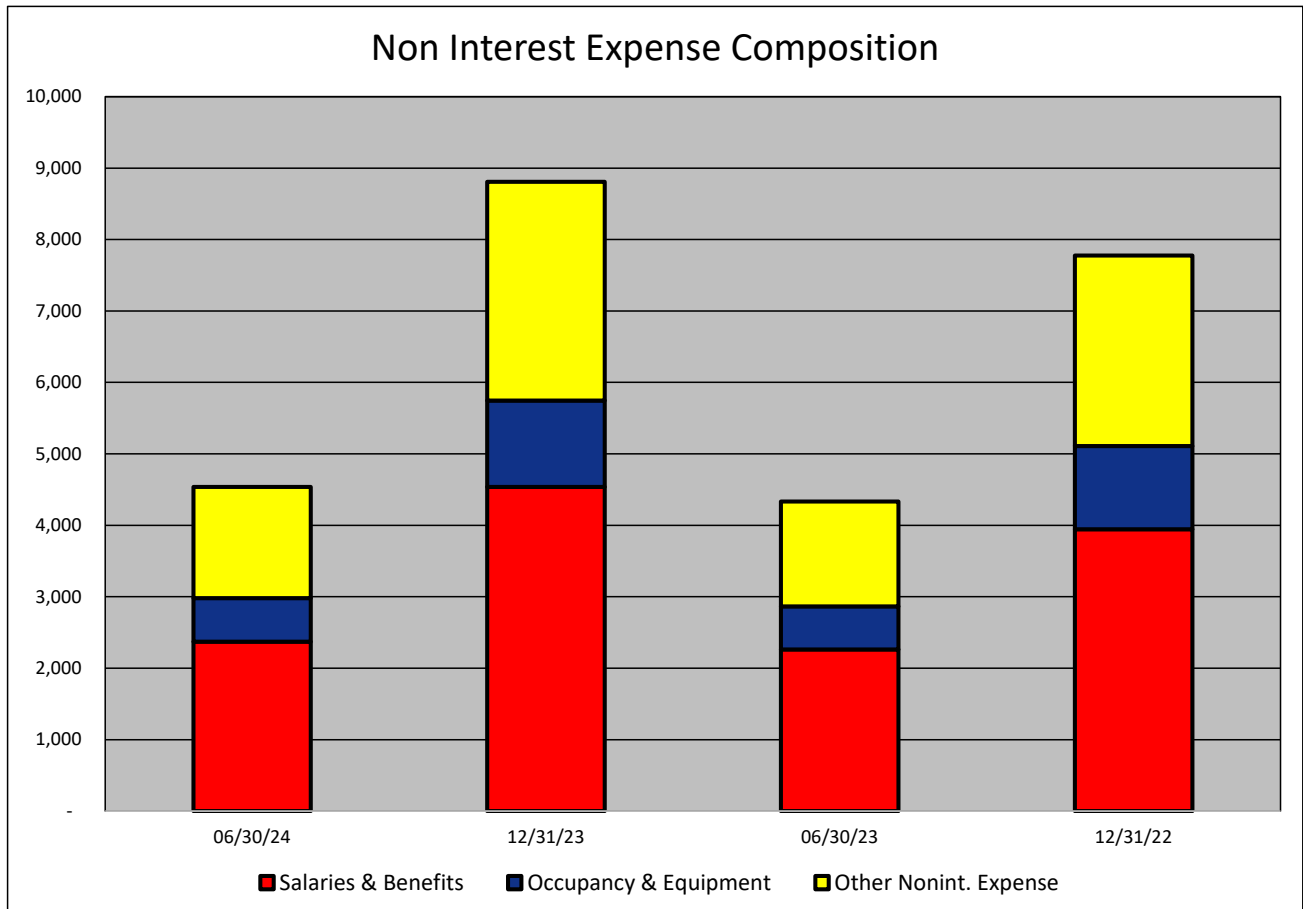


**NONINTEREST EXPENSE COMPOSITION- Anchor Bank**  
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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**NONINTEREST EXPENSE CATEGORY**

Salaries & Benefits	2,370	4,538	2,263	3,945	107	4.73
Occupancy & Equipment	612	1,209	603	1,164	9	1.49
Other Nonint. Expense	1,554	3,062	1,466	2,668	88	6.00
<b>Total Nonint. Expense</b>	<b>4,536</b>	<b>8,809</b>	<b>4,332</b>	<b>7,777</b>	<b>204</b>	<b>4.71</b>



**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Evermore Bank	168,171	78,840	<b>113.31</b>
Locality Bank	233,347	130,594	<b>78.68</b>
Optimumbank	899,465	631,633	<b>42.40</b>
Cypress Bank & Trust	168,469	142,601	<b>18.14</b>
<b>Anchor Bank</b>	<b>358,194</b>	<b>321,148</b>	<b>11.54</b>
Natbank, National Association	221,850	208,256	<b>6.53</b>
Paradise Bank	380,605	357,775	<b>6.38</b>
Community Bank Of The South	253,253	250,727	<b>1.01</b>
Seacoast National Bank	14,943,451	15,033,805	<b>(0.60)</b>
American National Bank	448,212	455,346	<b>(1.57)</b>
Bank Of Belle Glade	127,580	129,828	<b>(1.73)</b>
Desjardins Bank, National Association	327,906	335,618	<b>(2.30)</b>
Marine Bank & Trust Company	640,187	656,081	<b>(2.42)</b>

<b>Select Peer Average</b>	<b>1,474,668</b>	<b>1,440,942</b>	<b>20.72</b>
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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	103,977	40,378	<b>157.51</b>
Locality Bank	167,209	90,513	<b>84.73</b>
Optimumbank	760,108	525,475	<b>44.65</b>
Cypress Bank & Trust	85,067	68,331	<b>24.49</b>
Paradise Bank	267,491	219,607	<b>21.80</b>
<b>Anchor Bank</b>	<b>293,867</b>	<b>252,285</b>	<b>16.48</b>
Natbank, National Association	189,465	171,337	<b>10.58</b>
Bank Of Belle Glade	56,493	51,353	<b>10.01</b>
American National Bank	346,521	320,133	<b>8.24</b>
Community Bank Of The South	72,010	66,604	<b>8.12</b>
Desjardins Bank, National Association	263,471	253,532	<b>3.92</b>
Marine Bank & Trust Company	442,804	442,058	<b>0.17</b>
Seacoast National Bank	10,044,483	10,123,886	<b>(0.78)</b>

<b>Select Peer Average</b>	1,007,151	971,192	29.99
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PEER GROUP COMPARISONS REPORT

*Treasure Coast Group*

CAPITAL RATIOS

For the six months June 30, 2024

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Natbank, National Association	19.86	<b>20.84</b>	37.39	38.65	37.39
Evermore Bank	15.28	<b>17.40</b>	23.60	24.58	23.60
Desjardins Bank, National Association	17.50	<b>17.11</b>	0.00	0.00	0.00
Locality Bank	13.12	<b>14.94</b>	0.00	0.00	0.00
American National Bank	11.96	<b>13.64</b>	16.17	16.88	16.17
Seacoast National Bank	14.25	<b>10.54</b>	14.08	15.29	14.08
Anchor Bank	10.01	<b>10.37</b>	0.00	0.00	0.00
Bank Of Belle Glade	8.03	<b>10.27</b>	0.00	0.00	0.00
Paradise Bank	7.44	<b>9.77</b>	12.40	13.29	12.40
Optimumbank	9.63	<b>9.68</b>	0.00	0.00	0.00
Community Bank Of The South	6.77	<b>9.50</b>	21.69	22.68	21.69
Cypress Bank & Trust	10.48	<b>9.48</b>	0.00	0.00	0.00
Marine Bank & Trust Company	6.36	<b>8.67</b>	13.93	15.18	13.93

Select Peer Average	11.59	12.48	10.71	11.27	10.71
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**BALANCE SHEET RATIOS**  
For the six months June 30, 2024

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Natbank, National Association	<b>114.19</b>	85.40	1.91
Anchor Bank	<b>112.34</b>	<b>82.04</b>	<b>3.66</b>
Desjardins Bank, National Association	<b>108.20</b>	80.35	7.12
Optimumbank	<b>99.57</b>	84.51	3.00
American National Bank	<b>89.54</b>	77.31	14.06
Locality Bank	<b>83.77</b>	71.66	4.26
Seacoast National Bank	<b>82.87</b>	67.22	17.66
Marine Bank & Trust Company	<b>77.94</b>	69.17	24.49
Paradise Bank	<b>76.76</b>	70.28	11.82
Evermore Bank	<b>74.28</b>	61.83	2.59
Cypress Bank & Trust	<b>58.84</b>	50.49	20.95
Bank Of Belle Glade	<b>48.32</b>	44.28	26.31
Community Bank Of The South	<b>30.92</b>	28.43	30.86

<b>Select Peer Average</b>	81.35	67.15	12.98
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**PROFITABILITY RATIOS**  
For the six months June 30, 2024

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Paradise Bank	371,844	<b>3.14</b>	43.15
Desjardins Bank, National Association	337,532	<b>1.78</b>	10.74
Optimumbank	905,923	<b>1.47</b>	16.73
Bank Of Belle Glade	128,888	<b>1.01</b>	13.25
American National Bank	458,245	<b>0.89</b>	7.72
Community Bank Of The South	244,591	<b>0.83</b>	12.20
Seacoast National Bank	14,986,065	<b>0.77</b>	5.45
<b>Anchor Bank</b>	<b>341,406</b>	<b>0.51</b>	<b>5.34</b>
Marine Bank & Trust Company	679,584	<b>0.50</b>	8.41
Cypress Bank & Trust	169,513	<b>0.17</b>	1.61
Natbank, National Association	210,165	<b>(0.01)</b>	(0.03)
Evermore Bank	129,710	<b>(0.52)</b>	(2.61)
Locality Bank	196,599	<b>(1.78)</b>	(11.05)

<b>Select Peer Average</b>	1,473,851	0.67	8.53
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PEER GROUP COMPARISONS REPORT

*Treasure Coast Group*

PROFITABILITY RATIOS

For the six months June 30, 2024

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Optimumbank	0.54	1.39	<b>46.09</b>	13.04
Desjardins Bank, National Association	0.94	1.81	<b>53.59</b>	8.00
Paradise Bank	1.29	2.45	<b>53.73</b>	7.93
American National Bank	0.15	1.66	<b>59.46</b>	14.46
Community Bank Of The South	0.17	1.57	<b>60.40</b>	13.33
Bank Of Belle Glade	0.25	1.96	<b>61.91</b>	8.51
Seacoast National Bank	0.54	1.74	<b>67.62</b>	10.49
Marine Bank & Trust Company	0.30	1.70	<b>71.55</b>	9.15
<b>Anchor Bank</b>	<b>0.32</b>	<b>2.34</b>	<b>77.12</b>	<b>7.79</b>
Cypress Bank & Trust	5.85	2.51	<b>96.38</b>	3.01
Natbank, National Association	0.26	4.25	<b>99.37</b>	4.93
Evermore Bank	0.19	3.84	<b>102.15</b>	6.01
Locality Bank	0.35	4.00	<b>112.10</b>	6.86

<b>Select Peer Average</b>	0.86	2.40	73.96	8.73
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**ASSET QUALITY RATIOS**  
For the six months June 30, 2024

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Community Bank Of The South	1.30	0.00	<b>0.00</b>	0.00
Bank Of Belle Glade	0.71	0.00	<b>0.00</b>	0.00
Evermore Bank	0.99	0.00	<b>0.00</b>	0.00
Cypress Bank & Trust	1.20	0.00	<b>0.00</b>	0.00
Natbank, National Association	0.71	0.00	<b>0.00</b>	0.00
Paradise Bank	1.02	0.00	<b>0.00</b>	0.00
Marine Bank & Trust Company	1.53	0.03	<b>0.02</b>	0.25
Desjardins Bank, National Association	1.02	0.03	<b>0.03</b>	0.15
<b>Anchor Bank</b>	<b>0.51</b>	<b>0.36</b>	<b>0.30</b>	<b>2.83</b>
Optimumbank	1.08	0.37	<b>0.31</b>	2.93
Seacoast National Bank	1.41	0.63	<b>0.47</b>	4.36
Locality Bank	1.56	0.80	<b>0.58</b>	4.04
American National Bank	0.76	1.76	<b>1.36</b>	10.84

<b>Select Peer Average</b>	1.06	0.31	0.24	1.95
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
For the six months June 30, 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	<b>2.21</b>	6.69	12.66	20.65	0.00
Optimumbank	<b>1.33</b>	2.50	7.86	0.38	2.62
Bank Of Belle Glade	<b>1.31</b>	26.74	0.00	7.68	18.63
American National Bank	<b>1.25</b>	1.75	1.12	0.00	14.06
Locality Bank	<b>1.15</b>	22.12	0.00	0.00	4.26
Seacoast National Bank	<b>1.13</b>	3.76	0.18	4.40	13.16
Paradise Bank	<b>0.99</b>	10.09	0.00	0.00	11.82
Marine Bank & Trust Company	<b>0.89</b>	2.24	0.00	0.31	24.18
<b>Anchor Bank</b>	<b>0.74</b>	<b>8.31</b>	<b>0.00</b>	<b>3.66</b>	<b>0.00</b>
Natbank, National Association	<b>0.65</b>	9.41	0.04	0.00	1.91
Community Bank Of The South	<b>0.64</b>	36.46	0.00	0.00	30.86
Desjardins Bank, National Association	<b>0.55</b>	11.10	0.00	7.12	0.00
Evermore Bank	<b>0.54</b>	33.81	0.00	0.00	2.59

<b>Select Peer Average</b>	<b>1.03</b>	<b>13.46</b>	<b>1.68</b>	<b>3.40</b>	<b>9.55</b>
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
For the six months June 30, 2024

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Natbank, National Association	<b>84.80</b>	1.53	0.00	0.00
Optimumbank	<b>83.59</b>	0.43	0.00	0.00
<b>Anchor Bank</b>	<b>81.63</b>	<b>3.29</b>	<b>0.00</b>	<b>0.00</b>
Desjardins Bank, National Association	<b>79.53</b>	0.35	0.00	0.00
American National Bank	<b>76.72</b>	0.08	0.00	0.00
Locality Bank	<b>70.54</b>	0.96	0.00	0.01
Paradise Bank	<b>69.56</b>	4.06	0.00	0.44
Marine Bank & Trust Company	<b>68.03</b>	1.14	0.00	0.00
Seacoast National Bank	<b>66.23</b>	1.02	0.05	5.47
Evermore Bank	<b>60.51</b>	1.31	0.00	0.00
Cypress Bank & Trust	<b>49.89</b>	3.45	0.00	0.09
Bank Of Belle Glade	<b>43.97</b>	0.50	0.00	0.00
Community Bank Of The South	<b>28.06</b>	1.00	0.00	0.00

<b>Select Peer Average</b>	66.39	1.47	0.00	0.46
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)**  
**For the six months June 30, 2024**

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Desjardins Bank, National Association	<b>74.52</b>	16.17	90.69	0.00	9.31
Natbank, National Association	<b>63.99</b>	31.96	95.95	0.00	4.05
Bank Of Belle Glade	<b>49.33</b>	50.67	100.00	0.00	0.00
Paradise Bank	<b>37.97</b>	62.03	100.00	0.00	0.00
American National Bank	<b>30.99</b>	69.01	100.00	0.00	0.00
<b>Anchor Bank</b>	<b>30.68</b>	<b>51.18</b>	<b>81.85</b>	<b>0.00</b>	<b>18.15</b>
Optimumbank	<b>28.66</b>	65.77	94.43	0.00	5.57
Cypress Bank & Trust	<b>27.93</b>	70.78	98.71	1.29	0.00
Seacoast National Bank	<b>26.88</b>	68.87	95.75	2.83	1.42
Marine Bank & Trust Company	<b>25.68</b>	69.31	94.98	0.00	5.02
Community Bank Of The South	<b>24.22</b>	75.78	100.00	0.00	0.00
Locality Bank	<b>19.08</b>	79.92	99.01	0.00	0.99
Evermore Bank	<b>17.69</b>	82.31	100.00	0.00	0.00

<b>Select Peer Average</b>	35.20	61.06	96.26	0.32	3.42
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**YIELDS, COSTS & SPREADS - ASSET YIELDS**  
For the six months June 30, 2024

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Paradise Bank	7.93	3.16	<b>6.11</b>	92.92
Natbank, National Association	5.32	3.56	<b>4.37</b>	97.91
Desjardins Bank, National Association	5.02	3.55	<b>4.29</b>	97.92
Evermore Bank	7.05	4.44	<b>3.89</b>	96.51
Optimumbank	6.47	4.01	<b>3.73</b>	97.75
Locality Bank	6.64	4.38	<b>3.61</b>	97.90
<b>Anchor Bank</b>	<b>6.04</b>	<b>3.87</b>	<b>3.29</b>	<b>95.09</b>
Bank Of Belle Glade	4.35	2.39	<b>3.25</b>	101.85
Seacoast National Bank	5.31	3.21	<b>3.16</b>	89.41
Cypress Bank & Trust	5.37	3.40	<b>3.06</b>	92.11
American National Bank	5.15	3.53	<b>2.97</b>	97.59
Community Bank Of The South	4.75	2.40	<b>2.88</b>	93.60
Marine Bank & Trust Company	4.65	3.05	<b>2.53</b>	96.75

<b>Select Peer Average</b>	5.70	3.46	3.26	95.95
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