

# Cypress Bank & Trust

Melbourne, FL

Established

8/16/2021

## 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
Anchor Bank	358,194
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
Anchor Bank	0.51
Marine Bank & Trust Company	0.50
Cypress Bank & Trust	0.17
Natbank, National Association	(0.01)
Evermore Bank	(0.52)
Locality Bank	(1.78)

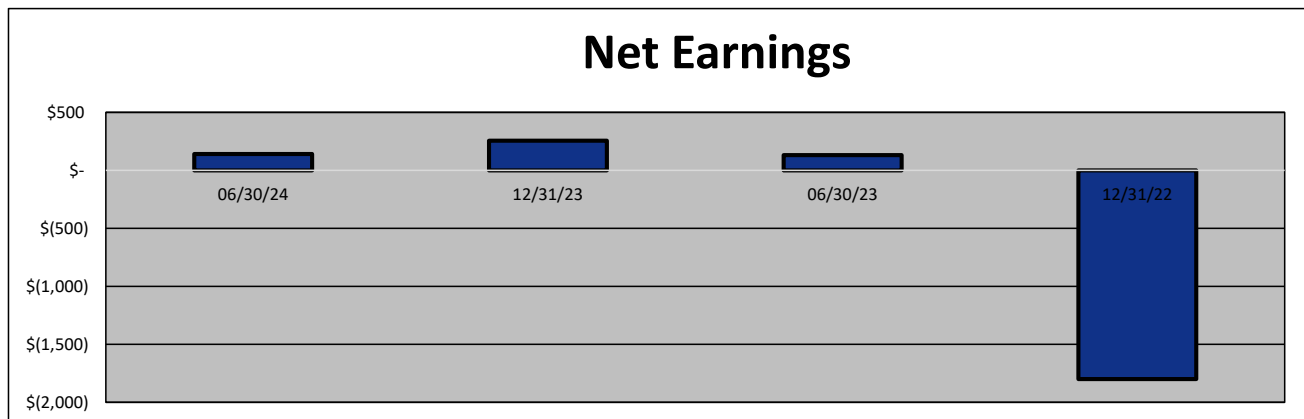
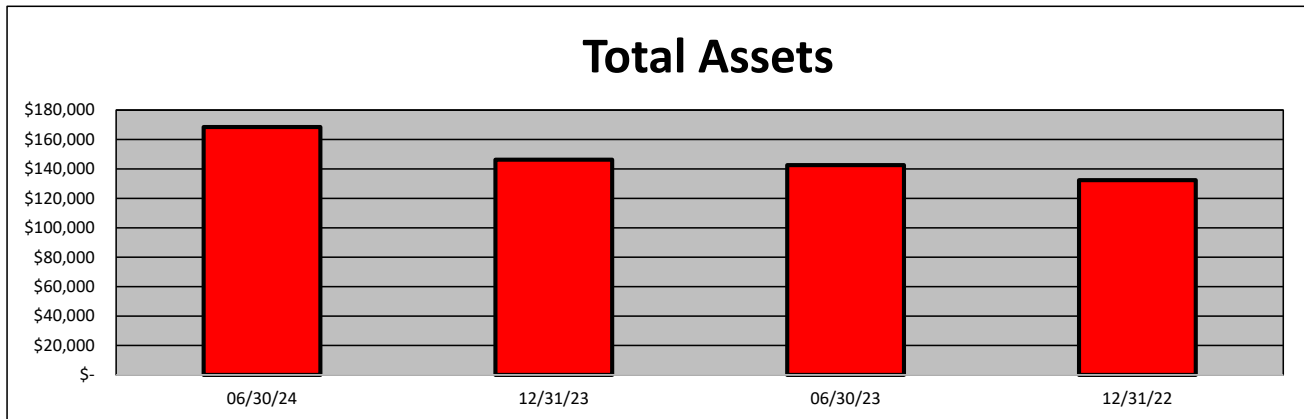
**EXECUTIVE SUMMARY - Cypress Bank & Trust  
(Percentage)**

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	10.48	11.94	12.13	11.79	9.59	11.59
Leverage Ratio	9.48	11.87	11.88	11.62	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	58.84	62.31	56.94	46.06	75.33	81.35
Loans/Assets	50.49	52.38	47.92	39.32	63.16	67.15
Securities/Assets	20.95	20.24	18.91	18.19	19.74	12.98
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.17	0.19	0.19	(1.63)	0.75	0.67
Return on Avg Equity	1.61	1.54	1.62	(11.07)	10.61	8.53
Nonint Income/Avg Assets	5.85	6.63	6.49	7.33	0.79	0.86
Net Overhead Ratio	2.51	2.72	2.70	3.73	2.14	2.40
Efficiency Ratio	96.38	95.92	94.84	116.35	72.23	73.96
Assets (per million) per Employee	3.01	2.71	2.64	2.45	10.25	8.73
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.20	1.23	1.33	1.65	1.31	1.06
Nonperforming Loans/Total Loans	0.00	0.00	0.00	0.00	0.56	0.31
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.00	0.38	0.24
Adjusted Texas Ratio	0.00	0.00	0.00	0.00	4.10	1.95
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.37	5.04	4.79	2.68	5.44	5.70
Cost of funds	3.40	2.63	2.19	0.58	3.03	3.46
Net interest margin	3.06	3.43	3.52	2.34	2.85	3.26
Avg Earning Assets/Avg Assets	92.11	90.80	90.82	92.85	95.94	95.95

**SELECTED FINANCIAL DATA - Cypress Bank & Trust**  
(Dollars in Thousands)

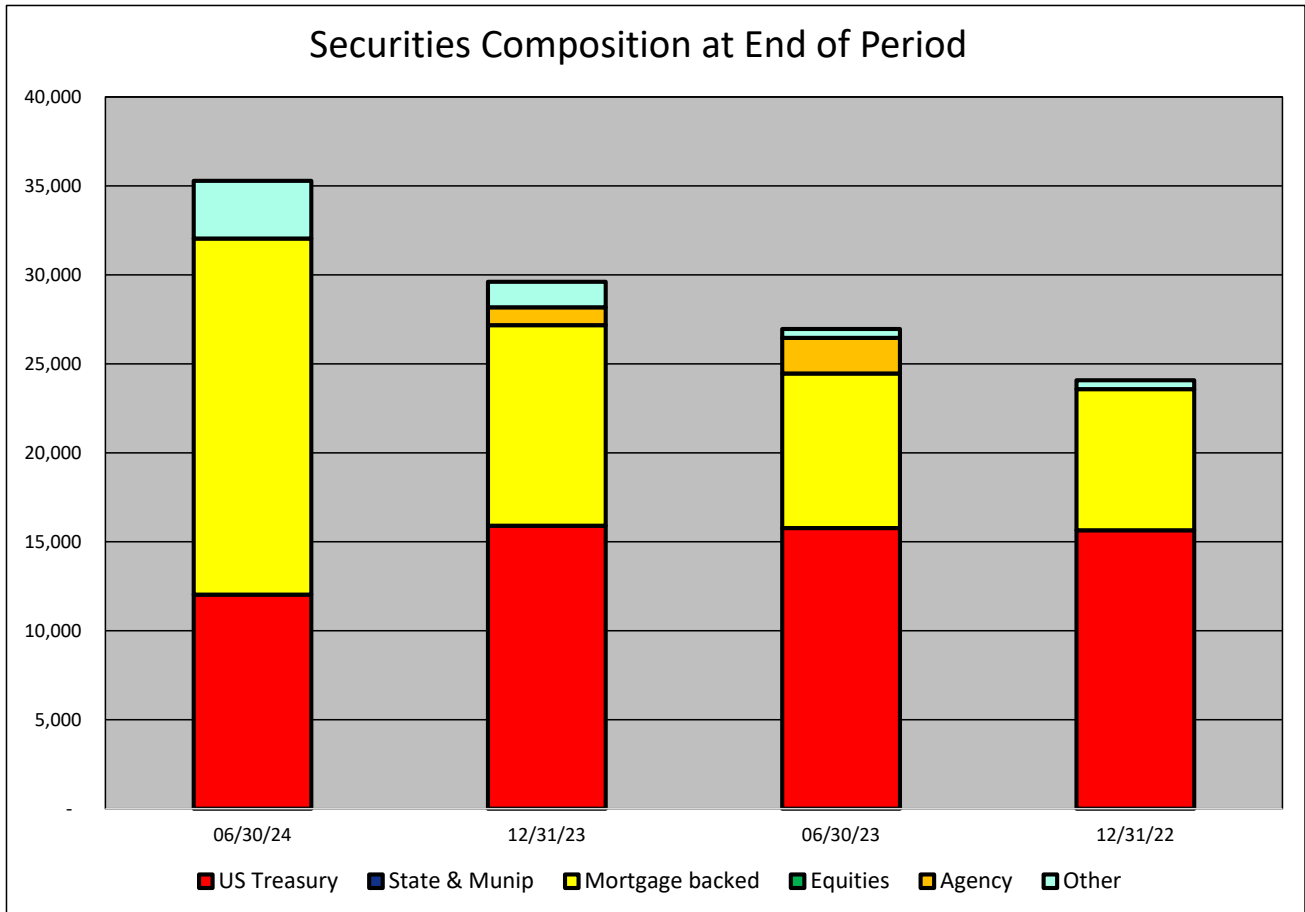
<b>As of:</b>	<b>06/30/24</b>	<b>12/31/23</b>	<b>06/30/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	168,469	146,276	142,601	132,351	25,868	18.14
Cash and Equivalents	36,324	28,265	36,022	44,572	302	0.84
Securities	35,287	29,612	26,961	24,078	8,326	30.88
Loans, net	85,067	76,621	68,331	52,034	16,736	24.49
Deposit Accounts	144,564	122,967	120,014	112,979	24,550	20.46
Fed Funds & Repos	1,883	1,912	1,514	-	369	24.37
Total Equity	17,658	17,469	17,292	15,608	366	2.12

<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	141	256	131	(1,800)	10	7.63
Interest Income	4,196	6,225	2,927	2,749	1,269	43.35
Interest Expense	1,805	1,981	779	346	1,026	131.71
Net Interest Income	2,391	4,244	2,148	2,403	243	11.31
Prov for Credit Losses	80	85	53	673	27	50.94
Noninterest income	4,957	9,022	4,365	8,100	592	13.56
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	7,082	12,725	6,177	12,220	905	14.65
Net Operating Income	186	456	283	(2,390)	(97)	(34.28)
Income Taxes	45	81	41	(590)	4	9.76



**SECURITIES COMPOSITION - Cypress Bank & Trust**  
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>SECURITIES CATEGORY:</b>						
US Treasury	12,034	15,906	15,774	15,646	(3,740)	(23.71)
State & Munip	-	-	-	-	-	NA
Mortgage backed	20,008	11,268	8,686	7,931	11,322	130.35
Equities	-	-	-	-	-	NA
Agency	-	1,000	2,000	-	(2,000)	(100.00)
Other	3,245	1,438	501	501	2,744	547.70
<b>Total Securities</b>	<b>35,287</b>	<b>29,612</b>	<b>26,961</b>	<b>24,078</b>	<b>8,326</b>	<b>30.88</b>

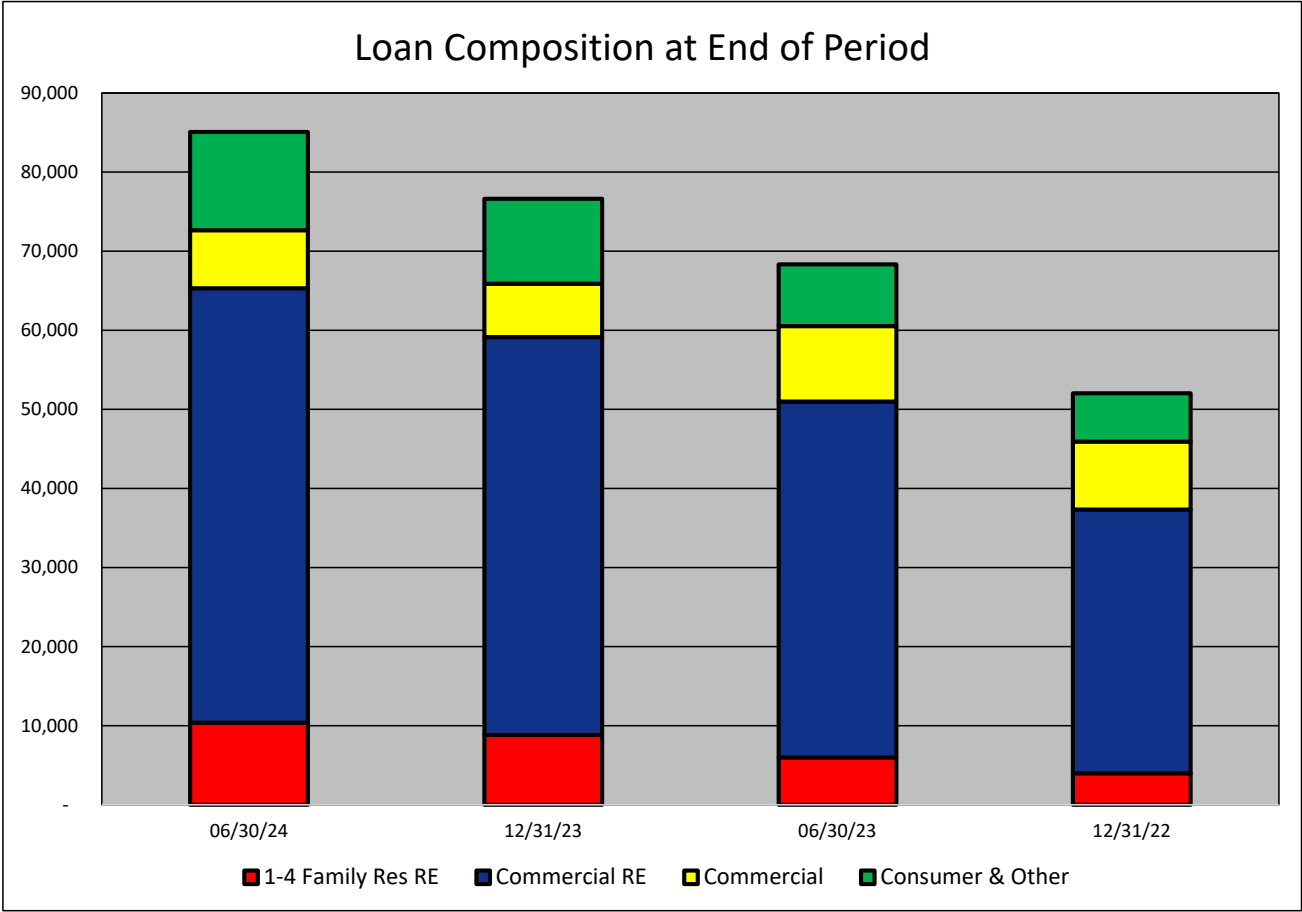


**LOAN PORTFOLIO COMPOSITION - Cypress Bank & Trust**  
(Dollars in Thousands)

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

1-4 Family Res RE	10,370	8,822	5,985	3,974	4,385	73.27
Commercial RE	54,932	50,314	44,999	33,356	9,933	22.07
Commercial	7,340	6,743	9,542	8,599	(2,202)	(23.08)
Consumer & Other	12,425	10,742	7,805	6,105	4,620	59.19
<b>Loans, Net</b>	<b>85,067</b>	<b>76,621</b>	<b>68,331</b>	<b>52,034</b>	<b>16,736</b>	<b>24.49</b>



**LOAN PORTFOLIO QUALITY - Cypress Bank & Trust**  
(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	944	859	859	186	85	9.90
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	-	-	-	-	NA
Provision Expense	80	85	53	673	27	50.94
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	1,024	944	912	859	112	12.28

**NON-PERFORMING ASSETS:**

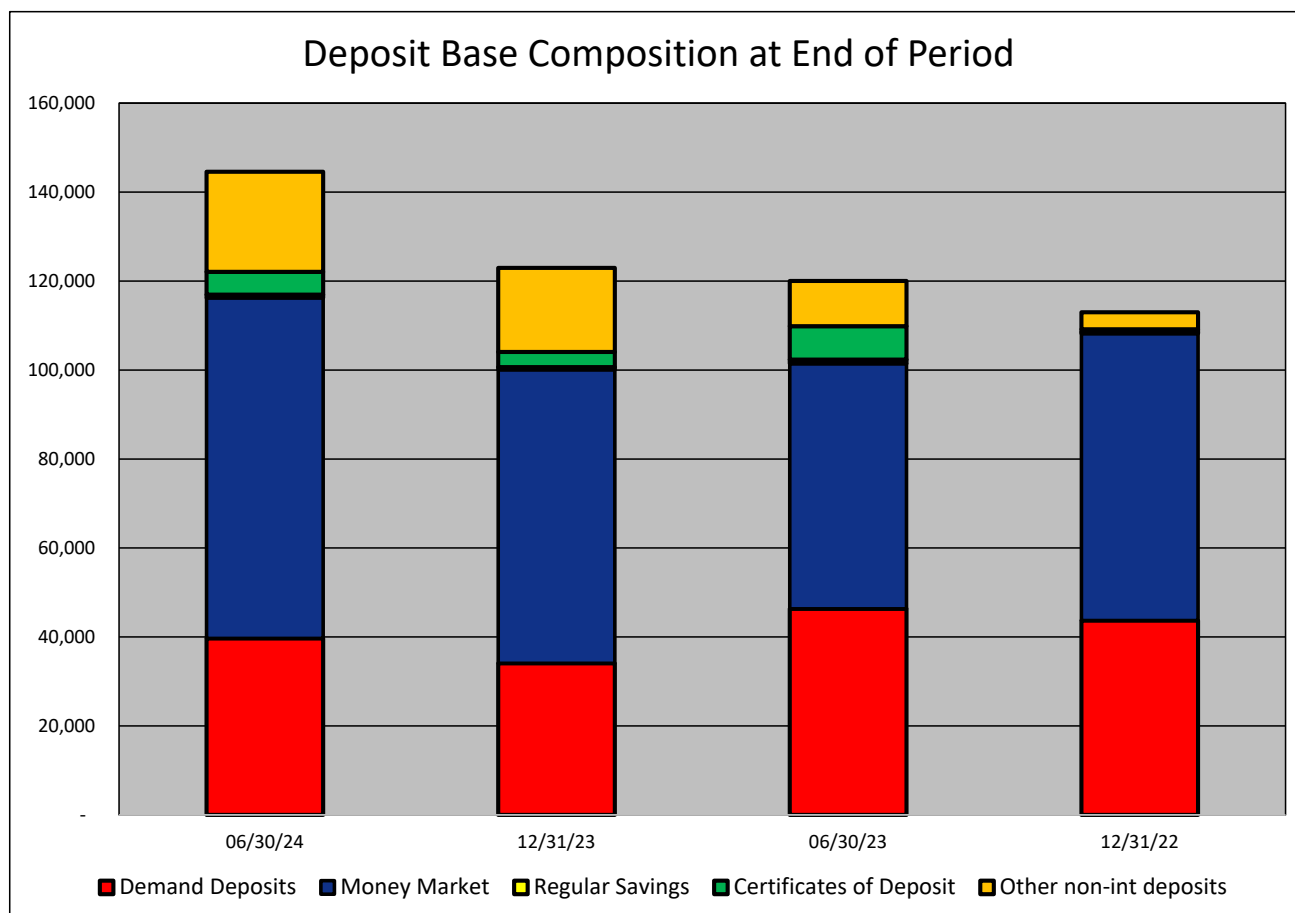
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	-	-	-	NA

**DEPOSIT BASE COMPOSITION - Cypress Bank & Trust**  
(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	39,673	34,072	46,316	43,700	(6,643)	(14.34)
Money Market	76,575	66,018	55,136	64,521	21,439	38.88
Regular Savings	692	574	885	309	(193)	(21.81)
Certificates of Deposit	5,146	3,405	7,523	643	(2,377)	(31.60)
Other non-int deposits	22,478	18,898	10,154	3,806	12,324	121.37
<b>Total Deposits</b>	<b>144,564</b>	<b>122,967</b>	<b>120,014</b>	<b>112,979</b>	<b>24,550</b>	<b>20.46</b>



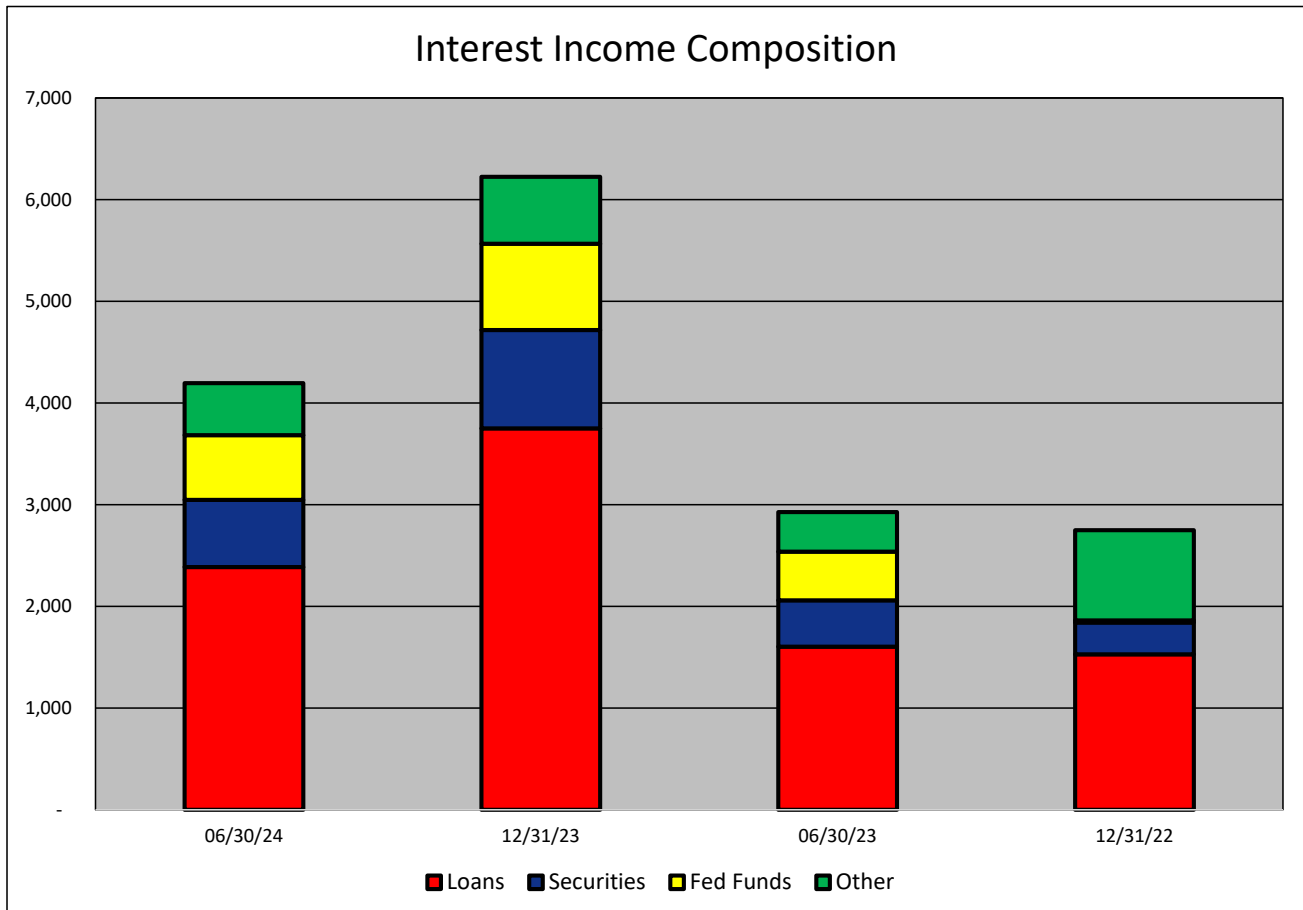


**INTEREST INCOME COMPOSITION- Cypress Bank & Trust**  
(Dollars in Thousands)

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 INCOME CATEGORY**

Loans	2,387	3,751	1,604	1,529	783	48.82
Securities	661	967	456	313	205	44.96
Fed Funds	636	848	478	20	158	33.05
Other	512	659	389	887	123	31.62
<b>Total Int Income</b>	<b>4,196</b>	<b>6,225</b>	<b>2,927</b>	<b>2,749</b>	<b>1,269</b>	<b>43.35</b>

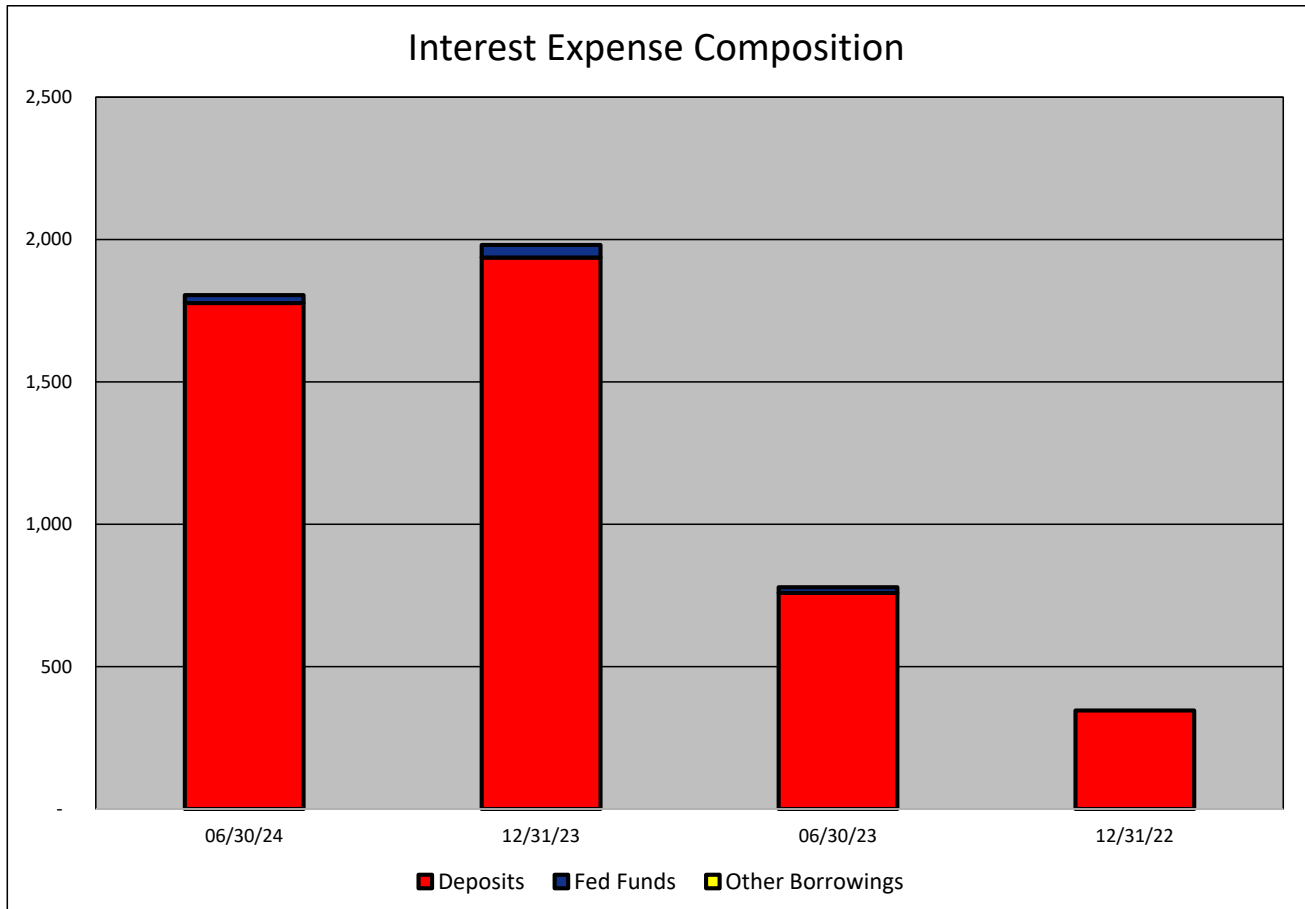


**INTEREST EXPENSE COMPOSITION- Cypress Bank & Trust**  
(Dollars in Thousands)

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	1,777	1,937	759	346	1,018	134.12
Fed Funds	28	44	20	-	8	40.00
Other Borrowings	-	-	-	-	-	NA
<b>Total Int Expense</b>	<b>1,805</b>	<b>1,981</b>	<b>779</b>	<b>346</b>	<b>1,026</b>	<b>131.71</b>

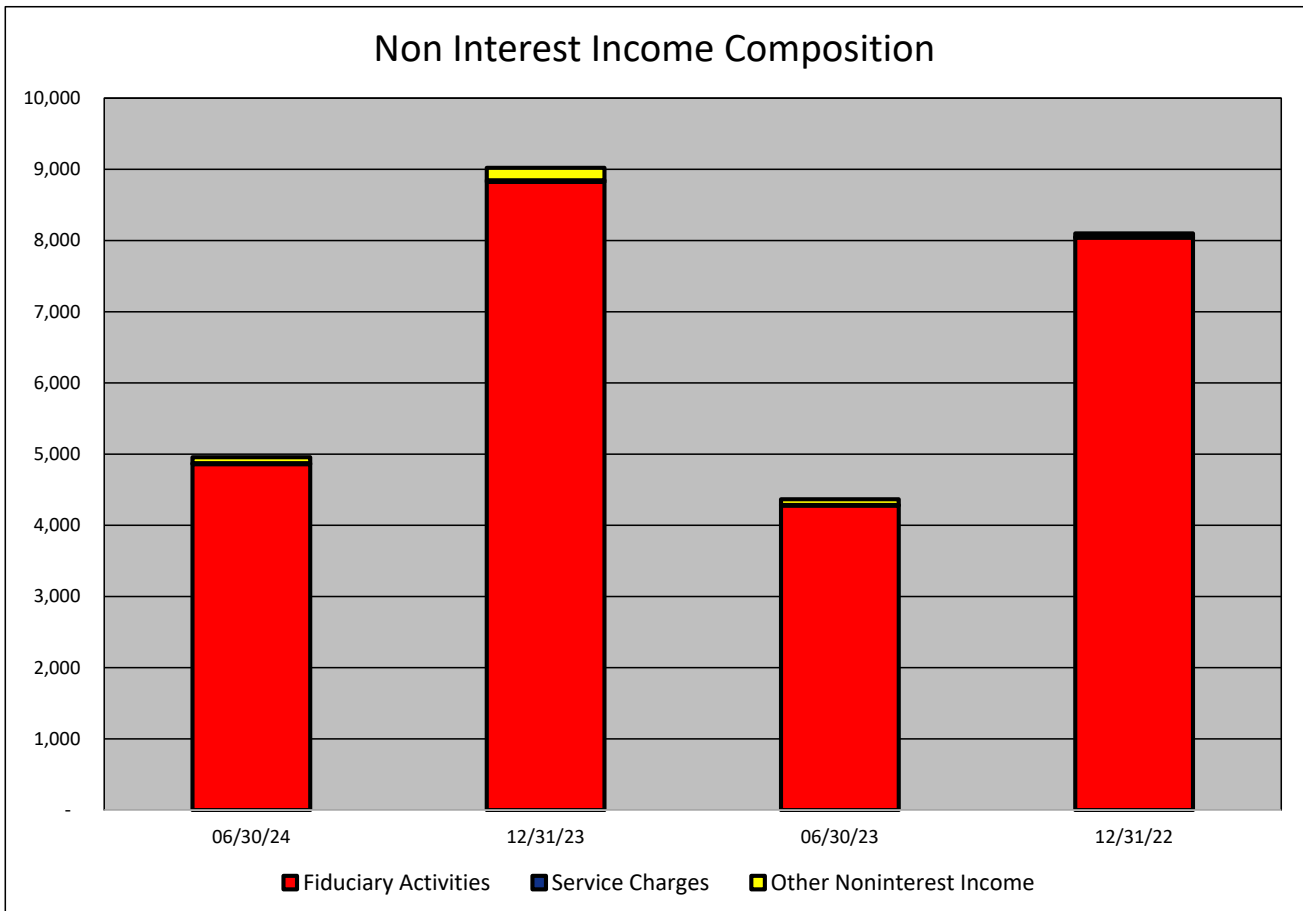


**NONINTEREST INCOME COMPOSITION- Cypress Bank & Trust**  
(Dollars in Thousands)

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 INCOME CATEGORY**

Fiduciary Activities	4,859	8,824	4,277	8,041	582	13.61
Service Charges	14	23	9	10	5	55.56
Other Noninterest Income	84	175	79	49	5	6.33
<b>Total Nonint. Income</b>	<b>4,957</b>	<b>9,022</b>	<b>4,365</b>	<b>8,100</b>	<b>592</b>	<b>13.56</b>

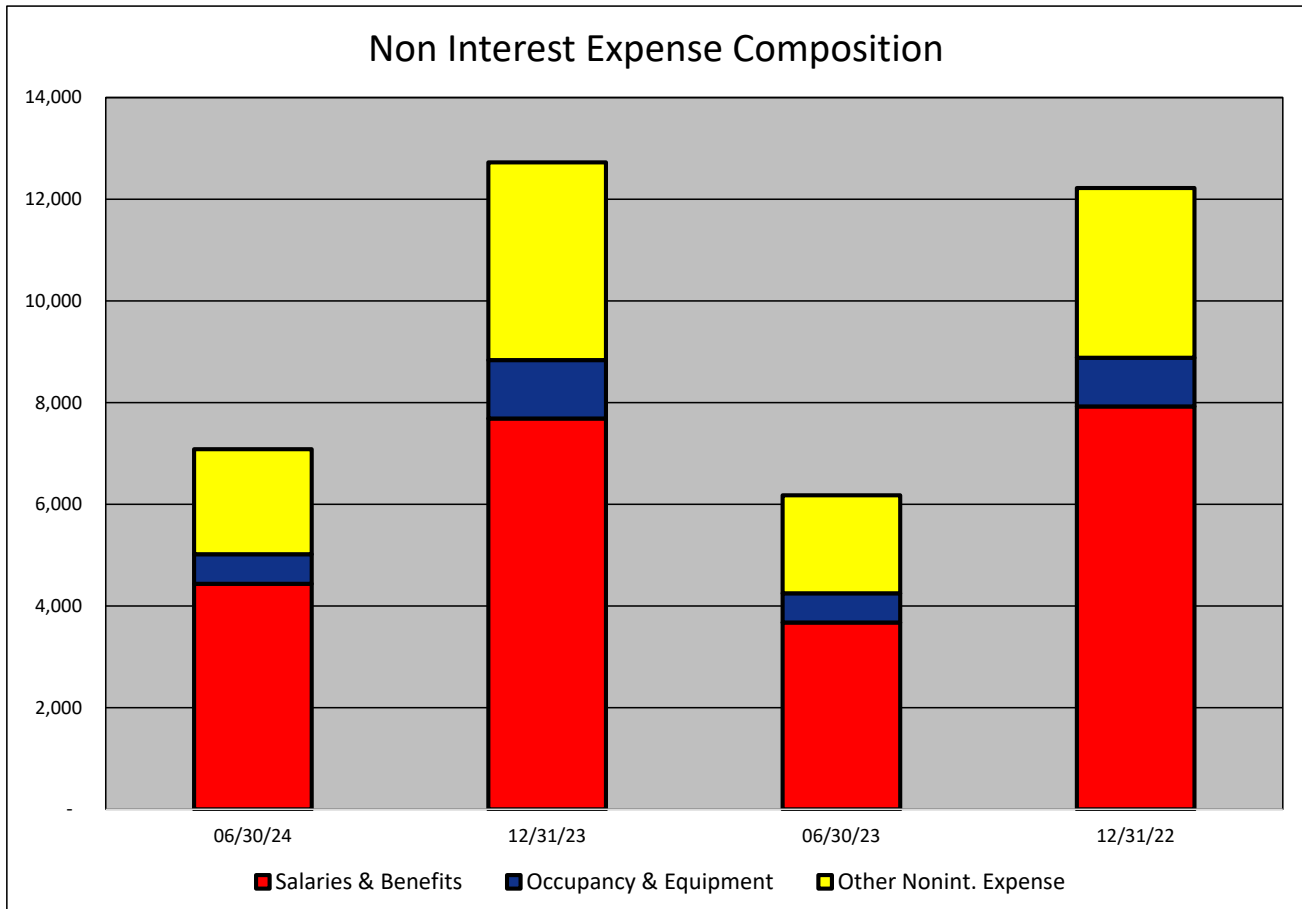


**NONINTEREST EXPENSE COMPOSITION- Cypress Bank & Trust**  
(Dollars in Thousands)

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	4,435	7,687	3,674	7,925	761	20.71
Occupancy & Equipment	583	1,149	575	958	8	1.39
Other Nonint. Expense	2,064	3,889	1,928	3,337	136	7.05
<b>Total Nonint. Expense</b>	<b>7,082</b>	<b>12,725</b>	<b>6,177</b>	<b>12,220</b>	<b>905</b>	<b>14.65</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>
Anchor Bank	358,194	321,148	<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>	1,474,668	1,440,942	20.72
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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>
Anchor Bank	293,867	252,285	<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

<b>Select Peer Average</b>	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>	82.04	3.66
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
<b>Cypress Bank &amp; Trust</b>	<b>58.84</b>	<b>50.49</b>	<b>20.95</b>
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>	<b>81.35</b>	<b>67.15</b>	<b>12.98</b>
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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
Anchor Bank	341,406	<b>0.51</b>	5.34
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
Anchor Bank	0.32	2.34	<b>77.12</b>	7.79
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
Anchor Bank	0.51	0.36	<b>0.30</b>	2.83
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
Anchor Bank	<b>0.74</b>	8.31	0.00	3.66	0.00
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>	1.03	13.46	1.68	3.40	9.55
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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
Anchor Bank	<b>81.63</b>	3.29	0.00	0.00
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>	<b>3.45</b>	<b>0.00</b>	<b>0.09</b>
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
Anchor Bank	<b>30.68</b>	51.18	81.85	0.00	18.15
Optimumbank	<b>28.66</b>	65.77	94.43	0.00	5.57
<b>Cypress Bank &amp; Trust</b>	<b>27.93</b>	<b>70.78</b>	<b>98.71</b>	<b>1.29</b>	<b>0.00</b>
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
Anchor Bank	6.04	3.87	<b>3.29</b>	95.09
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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