

Seacoast National Bank

Stuart, FL

Established

1/1/1933

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)

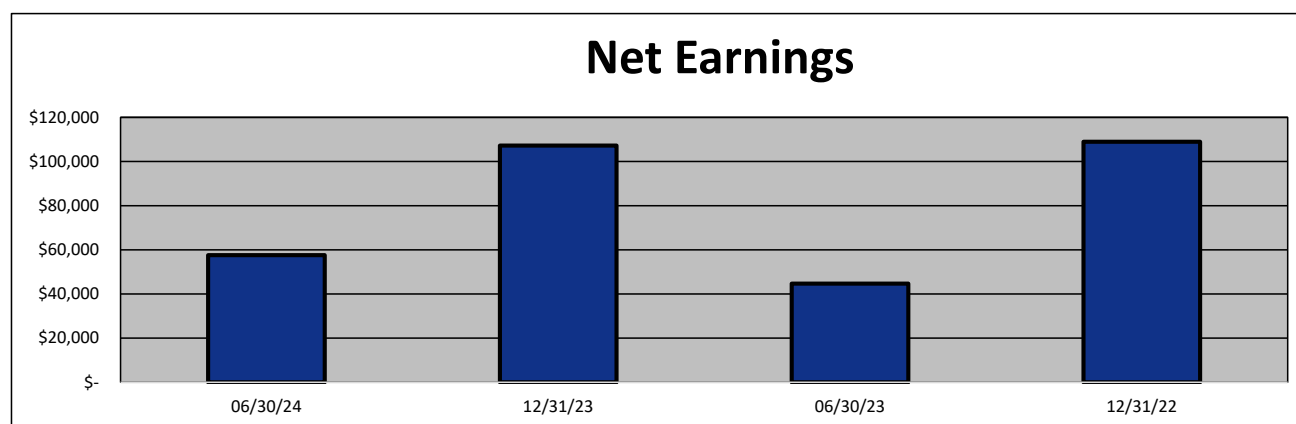
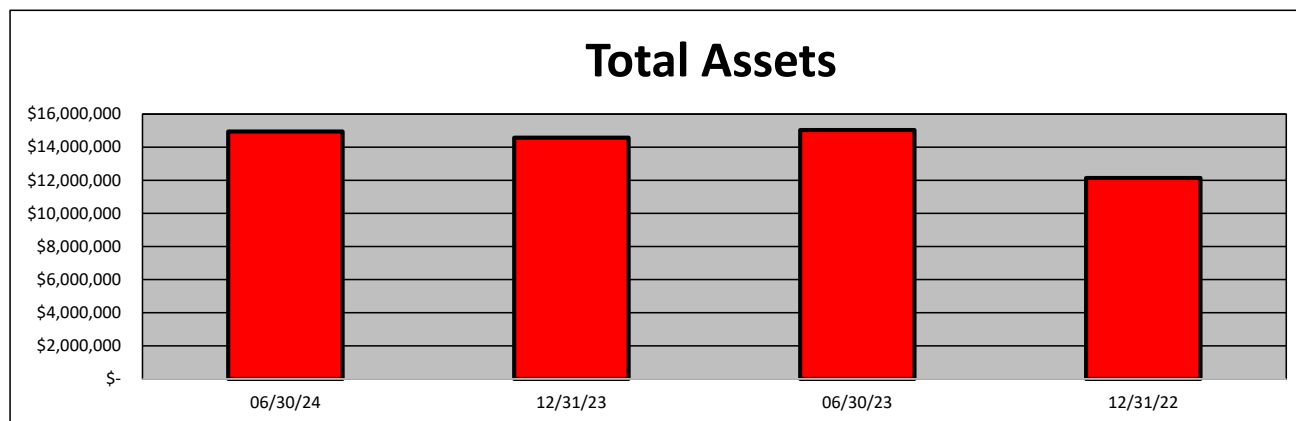
**EXECUTIVE SUMMARY - Seacoast National Bank
(Percentage)**

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	14.25	14.42	13.51	12.95	9.59	11.59
Leverage Ratio	10.54	10.32	9.87	10.44	10.67	12.48
Tier 1 Cap/Risk Based Assets	14.08	13.64	12.67	13.46	12.61	10.71
Risk Based Ratio	15.29	14.82	13.84	14.47	13.45	11.27
Common Equity Tier 1 Capital Ratio	14.08	13.64	12.67	13.46	12.57	10.71
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	82.87	85.45	82.39	81.60	75.33	81.35
Loans/Assets	67.22	69.09	67.34	67.12	63.16	67.15
Securities/Assets	17.66	17.36	17.54	21.64	19.74	12.98
PROFITABILITY:						
Return on Avg Assets	0.77	0.72	0.61	0.97	0.75	0.67
Return on Avg Equity	5.45	5.50	4.77	8.10	10.61	8.53
Nonint Income/Avg Assets	0.54	0.52	0.57	0.61	0.79	0.86
Net Overhead Ratio	1.74	2.11	2.34	1.79	2.14	2.40
Efficiency Ratio	67.62	68.54	70.50	61.35	72.23	73.96
Assets (per million) per Employee	10.49	9.46	9.00	8.15	10.25	8.73
ASSET QUALITY:						
Allowance/Loans	1.41	1.48	1.58	1.40	1.31	1.06
Nonperforming Loans/Total Loans	0.63	0.66	0.49	0.38	0.56	0.31
Nonperforming Assets/Total Assets	0.47	0.51	0.38	0.27	0.38	0.24
Adjusted Texas Ratio	4.36	5.21	4.25	2.93	4.10	1.95
YIELDS & COSTS:						
Yield on earning assets	5.31	5.21	5.11	3.72	5.44	5.70
Cost of funds	3.21	2.35	1.81	0.17	3.03	3.46
Net interest margin	3.16	3.72	4.00	3.60	2.85	3.26
Avg Earning Assets/Avg Assets	89.41	88.98	88.77	91.30	95.94	95.95

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

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	14,943,451	14,571,868	15,033,805	12,140,146	(90,354)	(0.60)
Cash and Equivalents	757,381	453,039	730,870	205,176	26,511	3.63
Securities	2,638,721	2,529,956	2,637,550	2,627,370	1,171	0.04
Loans, net	10,044,483	10,067,331	10,123,886	8,147,875	(79,403)	(0.78)
Deposit Accounts	12,120,841	11,781,563	12,288,260	9,984,626	(167,419)	(1.36)
Fed Funds & Repos	358,220	475,764	406,540	283,727	(48,320)	(11.89)
Total Equity	2,128,746	2,101,688	2,031,569	1,572,493	97,177	4.78

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	57,588	107,223	44,682	108,980	12,906	28.88
Interest Income	355,513	688,941	332,257	380,466	23,256	7.00
Interest Expense	144,076	196,866	72,270	12,110	71,806	99.36
Net Interest Income	211,437	492,075	259,987	368,356	(48,550)	(18.67)
Prov for Credit Losses	6,286	37,518	30,834	26,183	(24,548)	(79.61)
Noninterest income	40,286	77,145	41,943	68,294	(1,657)	(3.95)
Gain on Sale of Securities	(3,758)	(2,935)	5	-	(3,763)	(75,260.00)
Noninterest Expense	170,481	390,565	213,056	268,110	(42,575)	(19.98)
Net Operating Income	74,956	141,137	58,040	142,357	16,916	29.15
Income Taxes	17,052	31,021	13,289	32,281	3,763	28.32

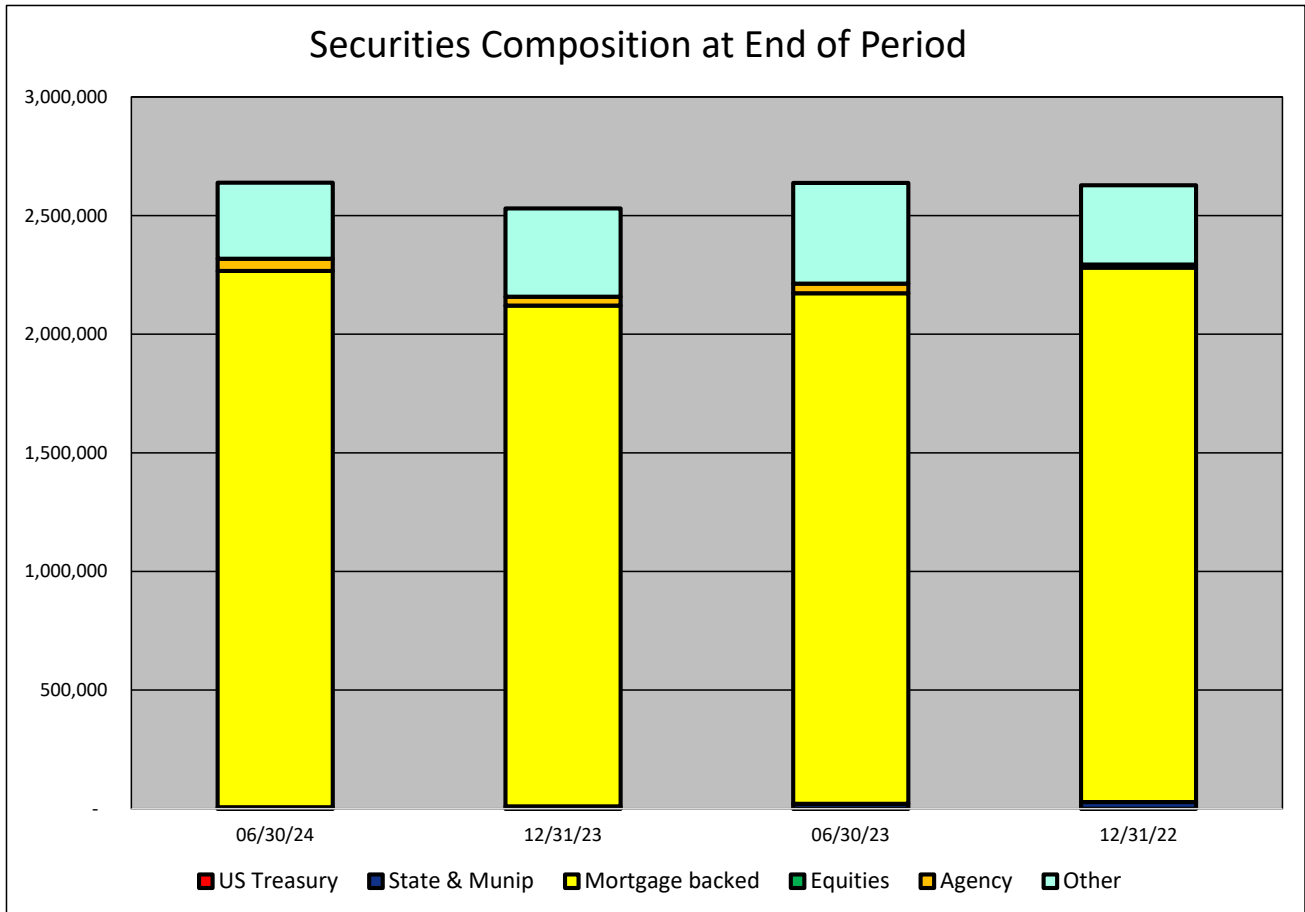


SECURITIES COMPOSITION - Seacoast National Bank
(Dollars in Thousands)

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	192	192	187	186	5	2.67
State & Munip	5,954	9,390	20,451	27,741	(14,497)	(70.89)
Mortgage backed	2,260,204	2,111,013	2,151,818	2,252,447	108,386	5.04
Equities	-	-	-	-	-	NA
Agency	51,446	37,253	40,788	13,462	10,658	26.13
Other	320,925	372,108	424,306	333,534	(103,381)	(24.36)
Total Securities	2,638,721	2,529,956	2,637,550	2,627,370	1,171	0.04

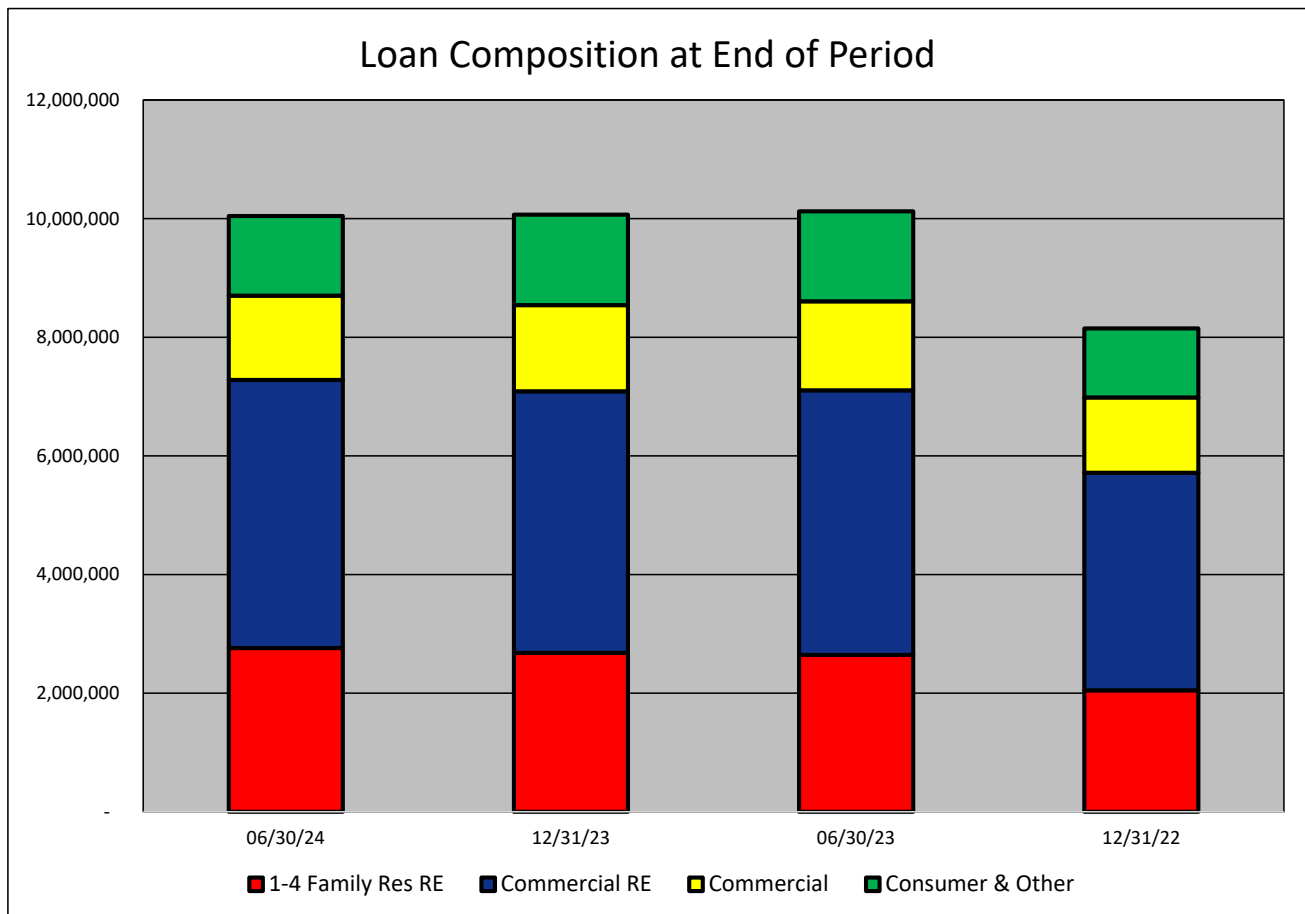


LOAN PORTFOLIO COMPOSITION - Seacoast National Bank
(Dollars in Thousands)

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

1-4 Family Res RE	2,761,322	2,680,522	2,644,965	2,047,386	116,357	4.40
Commercial RE	4,519,304	4,408,261	4,461,783	3,668,175	57,521	1.29
Commercial	1,421,261	1,453,050	1,500,094	1,270,207	(78,833)	(5.26)
Consumer & Other	1,342,596	1,525,498	1,517,044	1,162,107	(174,448)	(11.50)
Loans, Net	10,044,483	10,067,331	10,123,886	8,147,875	(79,403)	(0.78)



LOAN PORTFOLIO QUALITY - Seacoast National 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	148,931	113,894	113,894	83,315	35,037	30.76
Total Recoveries	2,474	3,434	2,452	2,017	22	0.90
Total Charge-offs	16,050	24,795	6,345	2,897	9,705	152.96
Provision Expense	6,286	37,518	30,834	26,183	(24,548)	(79.61)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	18,879	18,879	5,276	(18,879)	(100.00)
Ending Balance	141,641	148,931	159,715	113,894	(18,074)	(11.32)

NON-PERFORMING ASSETS:

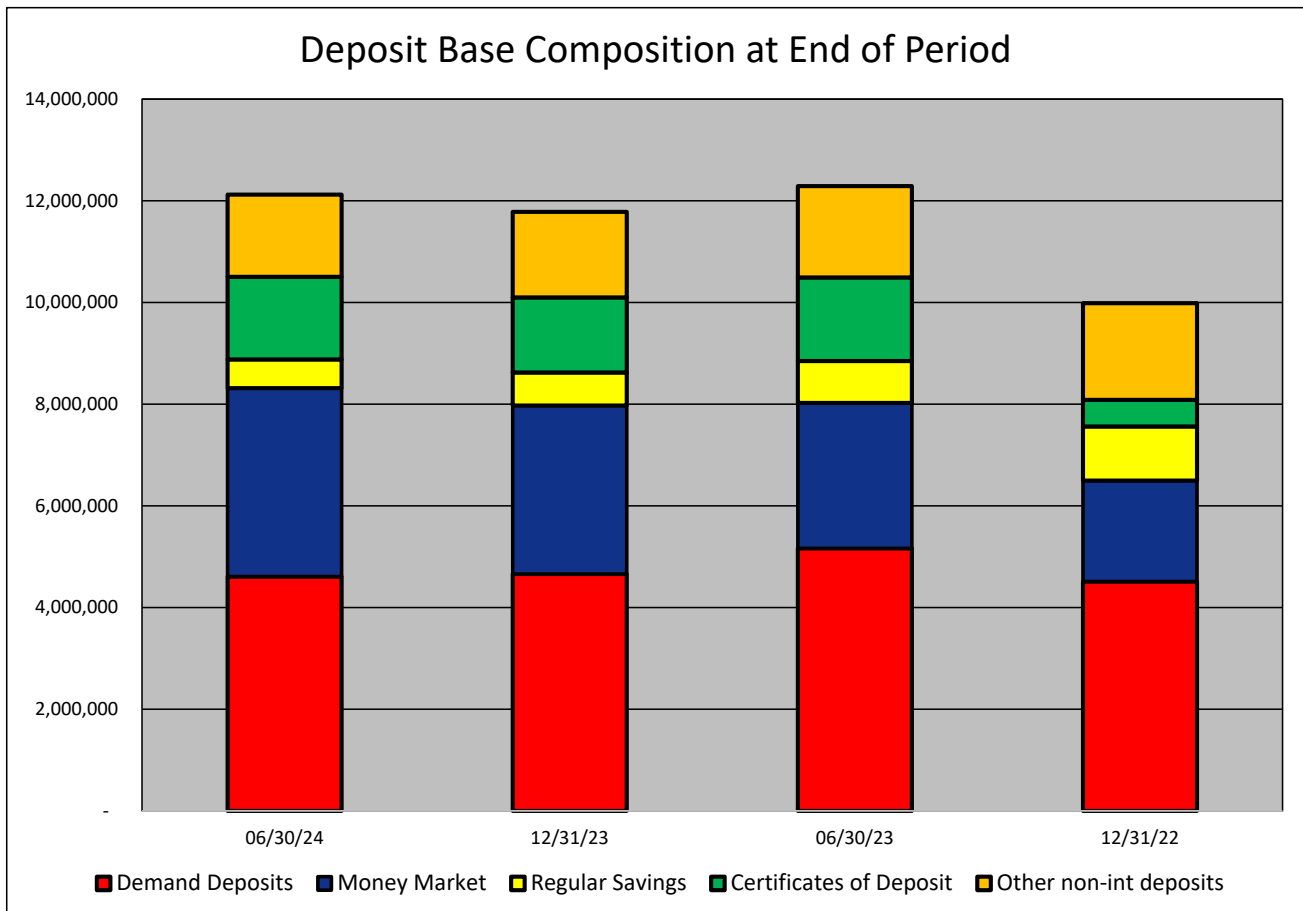
Total-90+ Days Past Due	3,088	1,505	1,463	1,943	1,625	111.07
Total-Nonaccrual	59,927	65,103	48,326	28,843	11,601	24.01
Foreclosed Real Estate	6,877	7,560	7,526	2,301	(649)	(8.62)
Total Non-perf Assets	69,892	74,168	57,315	33,087	12,577	21.94

DEPOSIT BASE COMPOSITION - Seacoast National 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	4,607,626	4,658,515	5,164,908	4,511,959	(557,282)	(10.79)
Money Market	3,707,761	3,314,288	2,859,164	1,985,974	848,597	29.68
Regular Savings	566,006	651,465	824,234	1,064,382	(258,228)	(31.33)
Certificates of Deposit	1,623,585	1,476,155	1,644,151	522,914	(20,566)	(1.25)
Other non-int deposits	1,615,863	1,681,140	1,795,803	1,899,397	(179,940)	(10.02)
Total Deposits	12,120,841	11,781,563	12,288,260	9,984,626	(167,419)	(1.36)

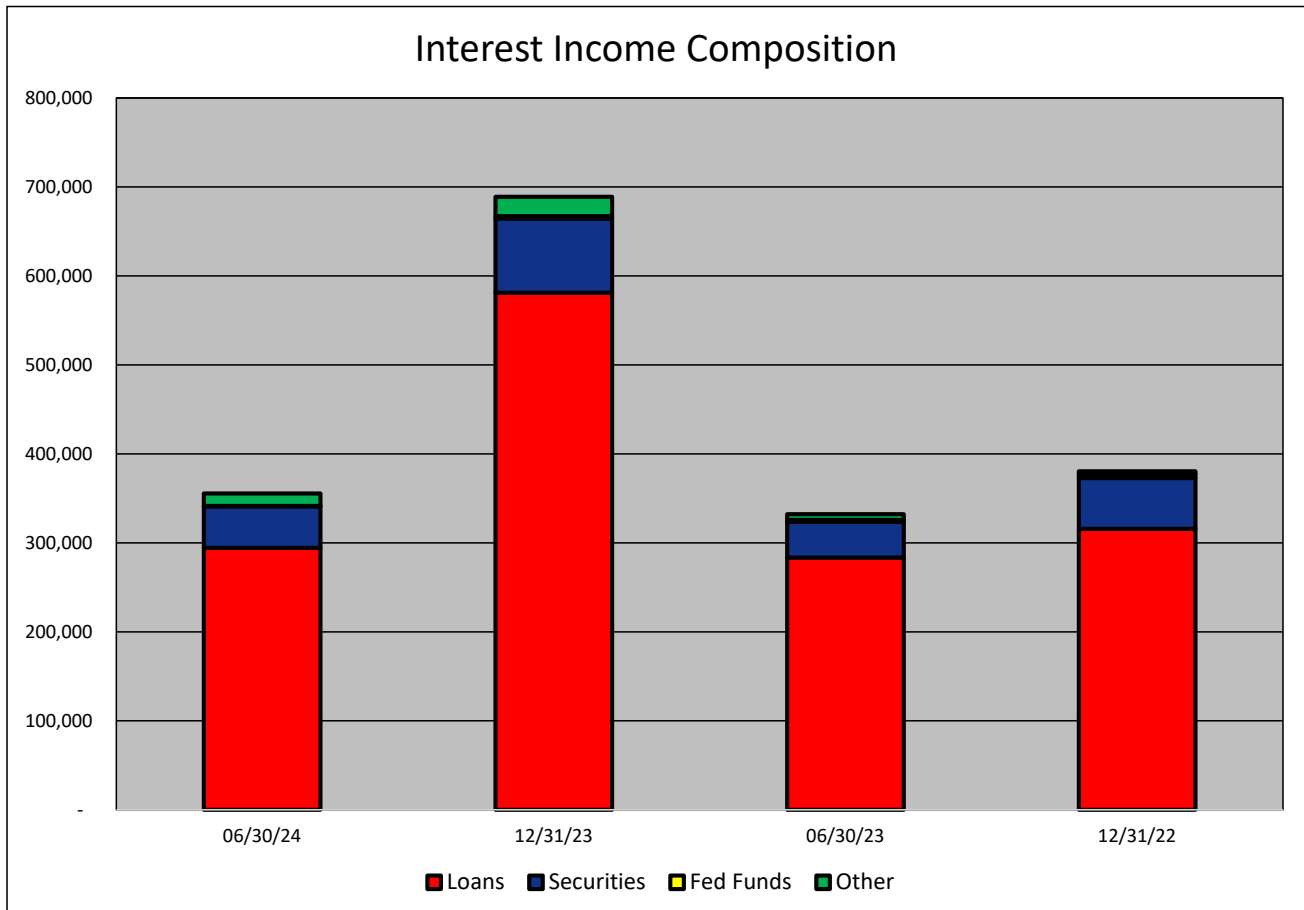


INTEREST INCOME COMPOSITION- Seacoast National Bank
(Dollars in Thousands)

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 INCOME CATEGORY

Loans	294,386	581,106	283,433	315,717	10,953	3.86
Securities	46,616	83,279	40,344	57,157	6,272	15.55
Fed Funds	515	2,846	2,043	4,104	(1,528)	(74.79)
Other	13,996	21,710	6,437	3,488	7,559	117.43
Total Int Income	355,513	688,941	332,257	380,466	23,256	7.00

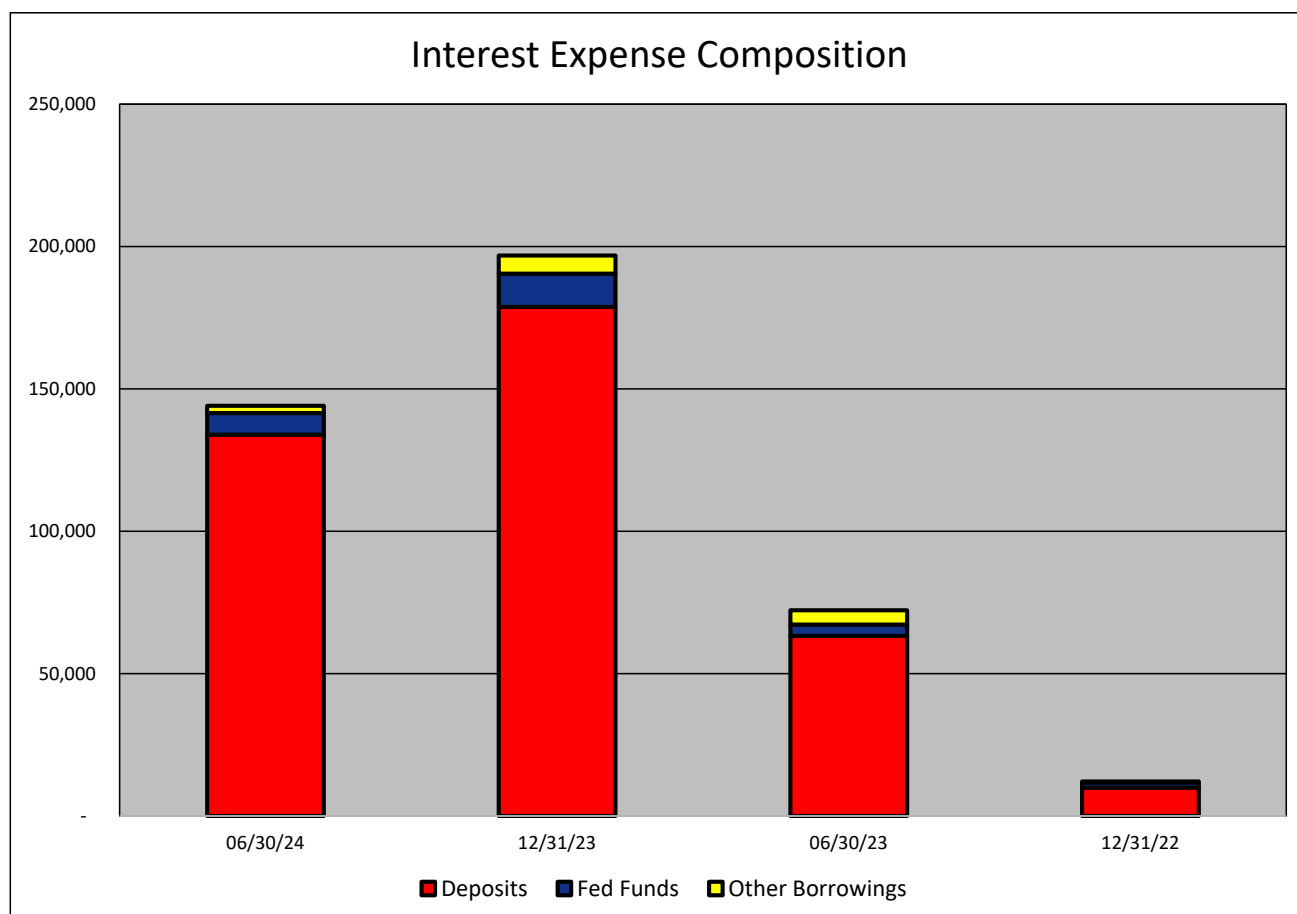


INTEREST EXPENSE COMPOSITION- Seacoast National Bank
(Dollars in Thousands)

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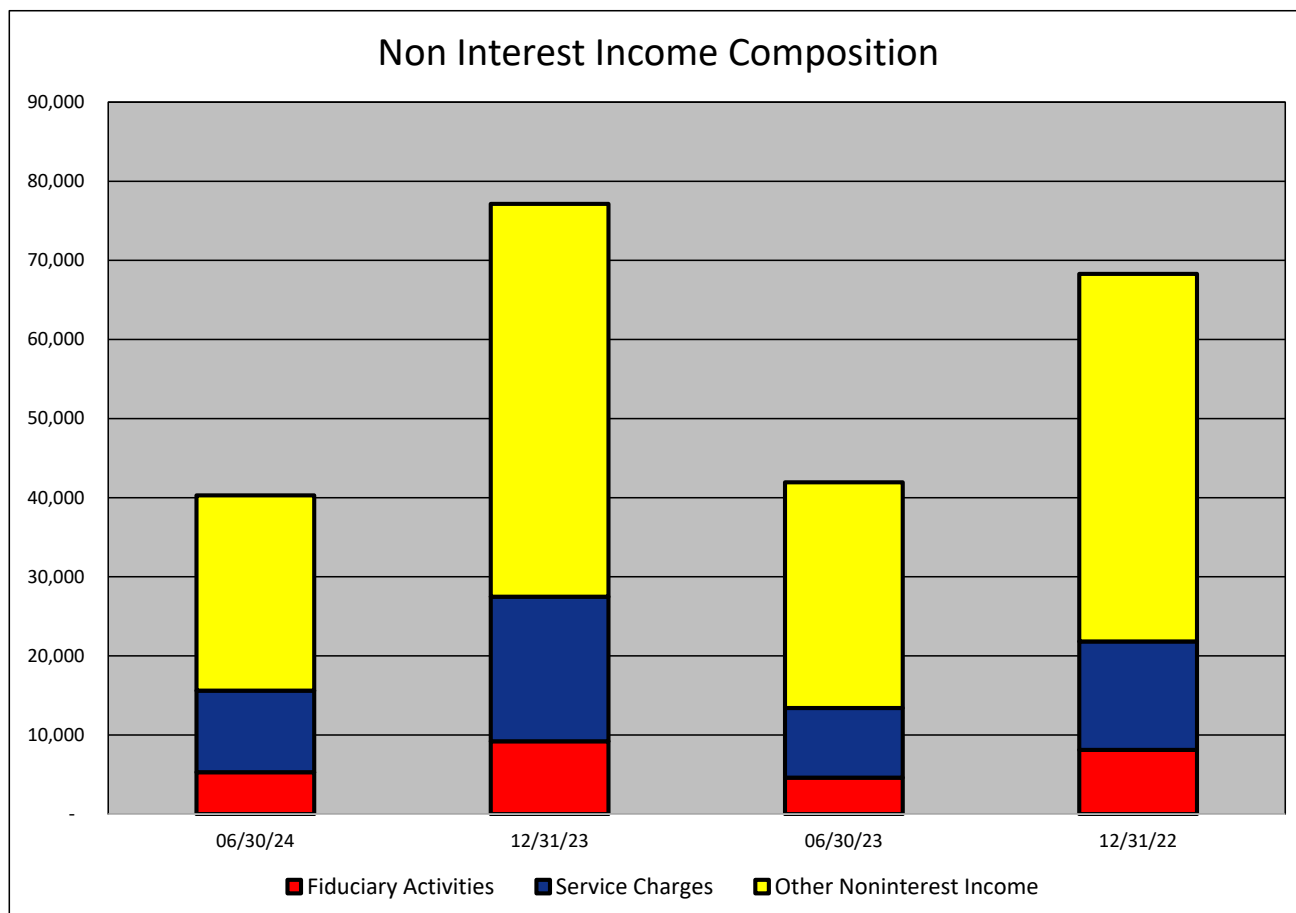
INTEREST EXPENSE CATEGORY

Deposits	133,939	178,789	63,244	9,960	70,695	111.78
Fed Funds	7,585	11,698	3,977	1,820	3,608	90.72
Other Borrowings	2,552	6,379	5,049	330	(2,497)	(49.46)
Total Int Expense	144,076	196,866	72,270	12,110	71,806	99.36



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

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	5,299	9,210	4,607	8,114	692	15.02
Service Charges	10,301	18,278	8,801	13,708	1,500	17.04
Other Noninterest Income	24,686	49,657	28,535	46,472	(3,849)	(13.49)
Total Nonint. Income	40,286	77,145	41,943	68,294	(1,657)	(3.95)

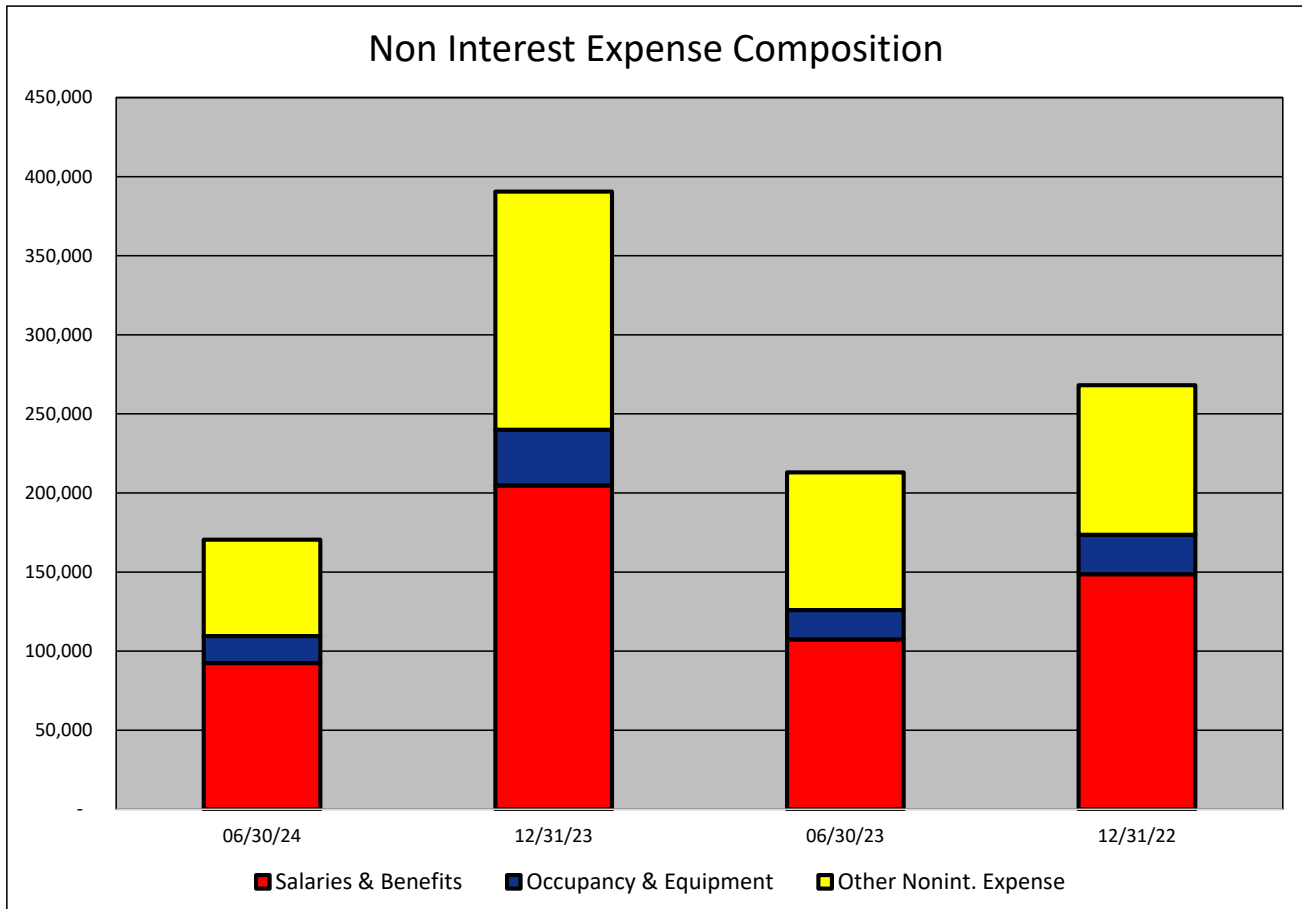


NONINTEREST EXPENSE COMPOSITION- Seacoast National Bank
(Dollars in Thousands)

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	92,501	204,795	107,429	148,647	(14928)	(13.90)
Occupancy & Equipment	17,024	35,212	18,554	24,907	(1530)	(8.25)
Other Nonint. Expense	60,956	150,558	87,073	94,556	(26117)	(29.99)
Total Nonint. Expense	170,481	390,565	213,056	268,110	(42575)	(19.98)



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

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

Select Peer Average	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	20.84	37.39	38.65	37.39
Evermore Bank	15.28	17.40	23.60	24.58	23.60
Desjardins Bank, National Association	17.50	17.11	0.00	0.00	0.00
Locality Bank	13.12	14.94	0.00	0.00	0.00
American National Bank	11.96	13.64	16.17	16.88	16.17
Seacoast National Bank	14.25	10.54	14.08	15.29	14.08
Anchor Bank	10.01	10.37	0.00	0.00	0.00
Bank Of Belle Glade	8.03	10.27	0.00	0.00	0.00
Paradise Bank	7.44	9.77	12.40	13.29	12.40
Optimumbank	9.63	9.68	0.00	0.00	0.00
Community Bank Of The South	6.77	9.50	21.69	22.68	21.69
Cypress Bank & Trust	10.48	9.48	0.00	0.00	0.00
Marine Bank & Trust Company	6.36	8.67	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	114.19	85.40	1.91
Anchor Bank	112.34	82.04	3.66
Desjardins Bank, National Association	108.20	80.35	7.12
Optimumbank	99.57	84.51	3.00
American National Bank	89.54	77.31	14.06
Locality Bank	83.77	71.66	4.26
Seacoast National Bank	82.87	67.22	17.66
Marine Bank & Trust Company	77.94	69.17	24.49
Paradise Bank	76.76	70.28	11.82
Evermore Bank	74.28	61.83	2.59
Cypress Bank & Trust	58.84	50.49	20.95
Bank Of Belle Glade	48.32	44.28	26.31
Community Bank Of The South	30.92	28.43	30.86

Select Peer Average	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	3.14	43.15
Desjardins Bank, National Association	337,532	1.78	10.74
Optimumbank	905,923	1.47	16.73
Bank Of Belle Glade	128,888	1.01	13.25
American National Bank	458,245	0.89	7.72
Community Bank Of The South	244,591	0.83	12.20
Seacoast National Bank	14,986,065	0.77	5.45
Anchor Bank	341,406	0.51	5.34
Marine Bank & Trust Company	679,584	0.50	8.41
Cypress Bank & Trust	169,513	0.17	1.61
Natbank, National Association	210,165	(0.01)	(0.03)
Evermore Bank	129,710	(0.52)	(2.61)
Locality Bank	196,599	(1.78)	(11.05)

Select Peer Average	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	46.09	13.04
Desjardins Bank, National Association	0.94	1.81	53.59	8.00
Paradise Bank	1.29	2.45	53.73	7.93
American National Bank	0.15	1.66	59.46	14.46
Community Bank Of The South	0.17	1.57	60.40	13.33
Bank Of Belle Glade	0.25	1.96	61.91	8.51
Seacoast National Bank	0.54	1.74	67.62	10.49
Marine Bank & Trust Company	0.30	1.70	71.55	9.15
Anchor Bank	0.32	2.34	77.12	7.79
Cypress Bank & Trust	5.85	2.51	96.38	3.01
Natbank, National Association	0.26	4.25	99.37	4.93
Evermore Bank	0.19	3.84	102.15	6.01
Locality Bank	0.35	4.00	112.10	6.86

Select Peer Average	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	0.00	0.00
Bank Of Belle Glade	0.71	0.00	0.00	0.00
Evermore Bank	0.99	0.00	0.00	0.00
Cypress Bank & Trust	1.20	0.00	0.00	0.00
Natbank, National Association	0.71	0.00	0.00	0.00
Paradise Bank	1.02	0.00	0.00	0.00
Marine Bank & Trust Company	1.53	0.03	0.02	0.25
Desjardins Bank, National Association	1.02	0.03	0.03	0.15
Anchor Bank	0.51	0.36	0.30	2.83
Optimumbank	1.08	0.37	0.31	2.93
Seacoast National Bank	1.41	0.63	0.47	4.36
Locality Bank	1.56	0.80	0.58	4.04
American National Bank	0.76	1.76	1.36	10.84

Select Peer Average	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	2.21	6.69	12.66	20.65	0.00
Optimumbank	1.33	2.50	7.86	0.38	2.62
Bank Of Belle Glade	1.31	26.74	0.00	7.68	18.63
American National Bank	1.25	1.75	1.12	0.00	14.06
Locality Bank	1.15	22.12	0.00	0.00	4.26
Seacoast National Bank	1.13	3.76	0.18	4.40	13.16
Paradise Bank	0.99	10.09	0.00	0.00	11.82
Marine Bank & Trust Company	0.89	2.24	0.00	0.31	24.18
Anchor Bank	0.74	8.31	0.00	3.66	0.00
Natbank, National Association	0.65	9.41	0.04	0.00	1.91
Community Bank Of The South	0.64	36.46	0.00	0.00	30.86
Desjardins Bank, National Association	0.55	11.10	0.00	7.12	0.00
Evermore Bank	0.54	33.81	0.00	0.00	2.59

Select Peer Average	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	84.80	1.53	0.00	0.00
Optimumbank	83.59	0.43	0.00	0.00
Anchor Bank	81.63	3.29	0.00	0.00
Desjardins Bank, National Association	79.53	0.35	0.00	0.00
American National Bank	76.72	0.08	0.00	0.00
Locality Bank	70.54	0.96	0.00	0.01
Paradise Bank	69.56	4.06	0.00	0.44
Marine Bank & Trust Company	68.03	1.14	0.00	0.00
Seacoast National Bank	66.23	1.02	0.05	5.47
Evermore Bank	60.51	1.31	0.00	0.00
Cypress Bank & Trust	49.89	3.45	0.00	0.09
Bank Of Belle Glade	43.97	0.50	0.00	0.00
Community Bank Of The South	28.06	1.00	0.00	0.00

Select Peer Average	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	74.52	16.17	90.69	0.00	9.31
Natbank, National Association	63.99	31.96	95.95	0.00	4.05
Bank Of Belle Glade	49.33	50.67	100.00	0.00	0.00
Paradise Bank	37.97	62.03	100.00	0.00	0.00
American National Bank	30.99	69.01	100.00	0.00	0.00
Anchor Bank	30.68	51.18	81.85	0.00	18.15
Optimumbank	28.66	65.77	94.43	0.00	5.57
Cypress Bank & Trust	27.93	70.78	98.71	1.29	0.00
Seacoast National Bank	26.88	68.87	95.75	2.83	1.42
Marine Bank & Trust Company	25.68	69.31	94.98	0.00	5.02
Community Bank Of The South	24.22	75.78	100.00	0.00	0.00
Locality Bank	19.08	79.92	99.01	0.00	0.99
Evermore Bank	17.69	82.31	100.00	0.00	0.00

Select Peer Average	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	6.11	92.92
Natbank, National Association	5.32	3.56	4.37	97.91
Desjardins Bank, National Association	5.02	3.55	4.29	97.92
Evermore Bank	7.05	4.44	3.89	96.51
Optimumbank	6.47	4.01	3.73	97.75
Locality Bank	6.64	4.38	3.61	97.90
Anchor Bank	6.04	3.87	3.29	95.09
Bank Of Belle Glade	4.35	2.39	3.25	101.85
Seacoast National Bank	5.31	3.21	3.16	89.41
Cypress Bank & Trust	5.37	3.40	3.06	92.11
American National Bank	5.15	3.53	2.97	97.59
Community Bank Of The South	4.75	2.40	2.88	93.60
Marine Bank & Trust Company	4.65	3.05	2.53	96.75

Select Peer Average	5.70	3.46	3.26	95.95
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