

# 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 nine months ended September 30, 2024**

Institution name	Total Assets (\$'000's)
Seacoast National Bank	15,159,232
Optimumbank	944,548
Marine Bank & Trust Company	652,317
Paradise Bank	468,562
American National Bank	438,765
<b>Anchor Bank</b>	<b>411,501</b>
Desjardins Bank, National Association	341,248
Community Bank Of The South	268,843
Locality Bank	255,773
Natbank, National Association	237,441
Evermore Bank	185,471
Cypress Bank & Trust	171,821
Bank Of Belle Glade	138,681

Institution name	Return on Avg Assets (%)
Paradise Bank	2.98
Desjardins Bank, National Association	2.01
Optimumbank	1.50
Bank Of Belle Glade	1.05
American National Bank	0.98
Community Bank Of The South	0.84
Seacoast National Bank	0.79
<b>Anchor Bank</b>	<b>0.62</b>
Marine Bank & Trust Company	0.47
Cypress Bank & Trust	0.23
Natbank, National Association	0.11
Evermore Bank	(0.14)
Locality Bank	(1.51)

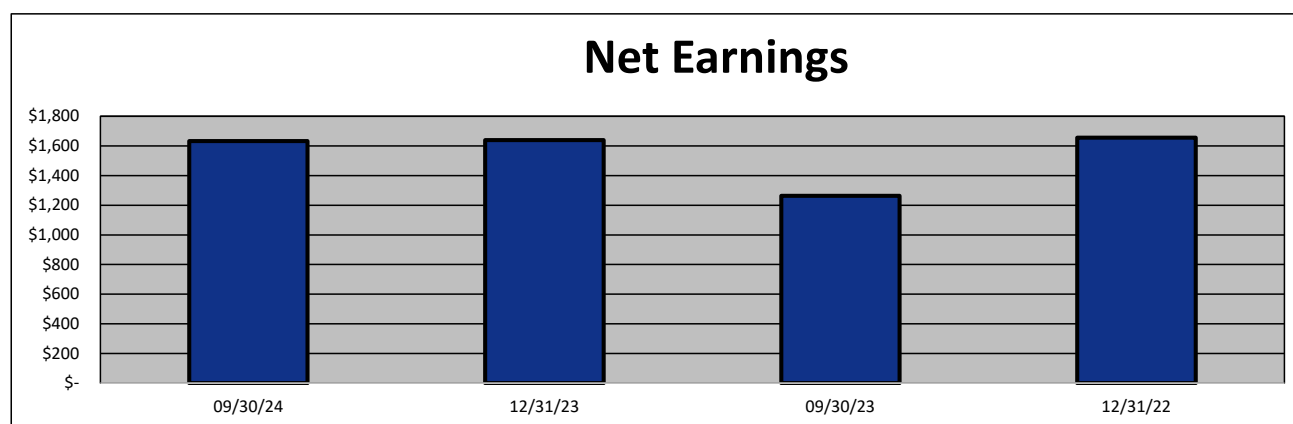
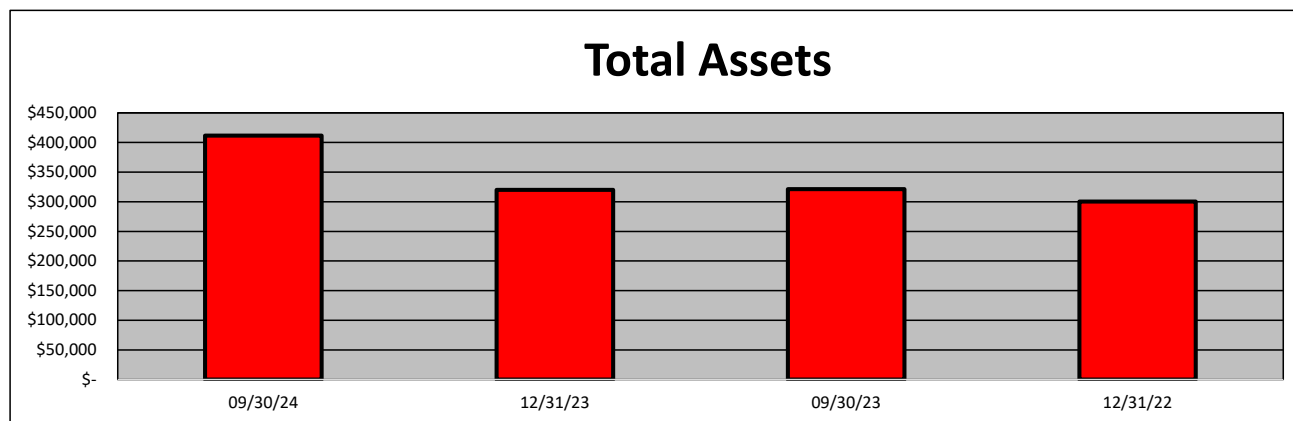
**EXECUTIVE SUMMARY - Anchor Bank**  
(Percentage)

Period Ending	09/30/24	12/31/23	09/30/23	12/31/22	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	10.12	8.40	8.24	7.83	9.87	11.92
Leverage Ratio	11.34	8.50	8.78	9.28	10.70	12.77
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	12.49	11.37
Risk Based Ratio	0.00	0.00	0.00	0.00	13.34	11.94
Common Equity Tier 1 Capital Ratio	NA	0.00	0.00	0.00	12.45	11.37
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	98.31	116.29	118.80	106.87	75.65	79.14
Loans/Assets	73.73	82.39	81.18	72.54	63.44	65.66
Securities/Assets	6.08	4.10	4.10	5.06	20.01	13.22
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.62	0.54	0.57	0.67	0.75	0.76
Return on Avg Equity	6.23	6.48	6.77	7.35	10.06	8.80
Nonint Income/Avg Assets	0.34	0.32	0.32	0.59	0.79	0.86
Net Overhead Ratio	2.26	2.59	2.64	2.58	2.14	2.34
Efficiency Ratio	72.80	78.23	78.16	74.93	72.20	72.26
Assets (per million) per Employee	9.35	7.11	7.14	7.15	10.50	9.10
<b>ASSET QUALITY:</b>						
Allowance/Loans	0.56	0.55	0.52	0.60	1.29	1.07
Nonperforming Loans/Total Loans	0.55	0.29	0.31	0.46	0.55	0.25
Nonperforming Assets/Total Assets	0.40	0.24	0.26	0.34	0.37	0.17
Adjusted Texas Ratio	3.82	2.69	2.95	4.07	3.62	1.55
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	6.05	5.68	5.57	4.41	5.49	5.73
Cost of funds	3.87	3.11	2.92	0.74	3.09	3.52
Net interest margin	3.39	3.60	3.67	3.93	2.88	3.27
Avg Earning Assets/Avg Assets	95.13	94.34	94.30	92.55	96.03	96.08

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

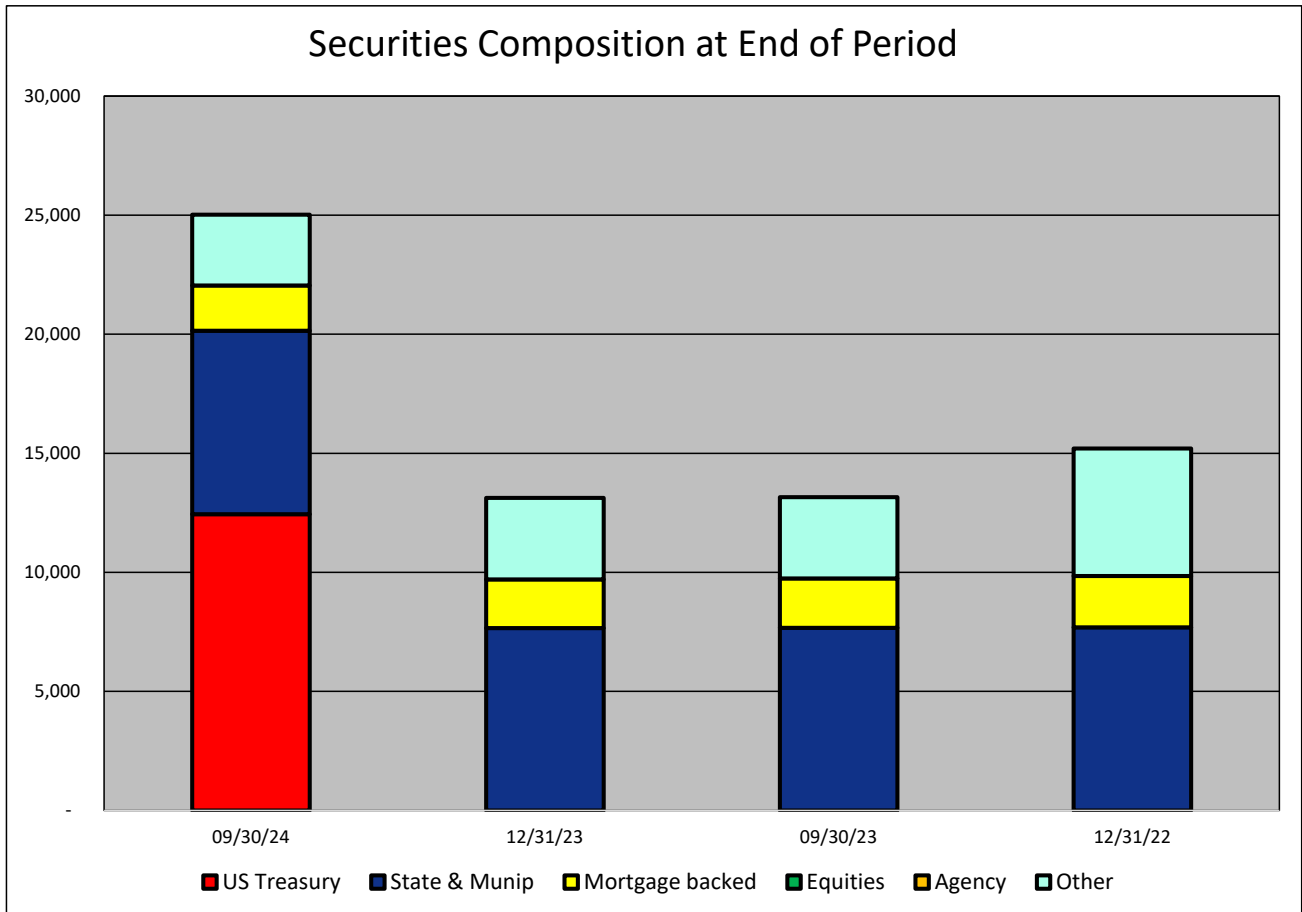
As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	411,501	319,832	321,095	300,187	90,406	28.16
Cash and Equivalents	64,464	24,083	27,751	48,284	36,713	132.29
Securities	25,015	13,129	13,154	15,203	11,861	90.17
Loans, net	303,392	263,502	260,672	217,767	42,720	16.39
Deposit Accounts	308,594	226,586	219,420	203,768	89,174	40.64
Fed Funds & Repos	-	-	-	16,000	-	NA
Total Equity	41,646	26,879	26,458	23,496	15,188	57.40

Period Ending	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	1,632	1,640	1,264	1,656	368	29.11
Interest Income	15,185	16,220	11,648	10,014	3,537	30.37
Interest Expense	6,667	5,931	3,974	1,084	2,693	67.77
Net Interest Income	8,518	10,289	7,674	8,930	844	11.00
Prov for Credit Losses	390	266	147	408	243	165.31
Noninterest income	907	971	714	1,449	193	27.03
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	6,861	8,809	6,556	7,777	305	4.65
Net Operating Income	2,174	2,185	1,685	2,194	489	29.02
Income Taxes	542	545	421	538	121	28.74



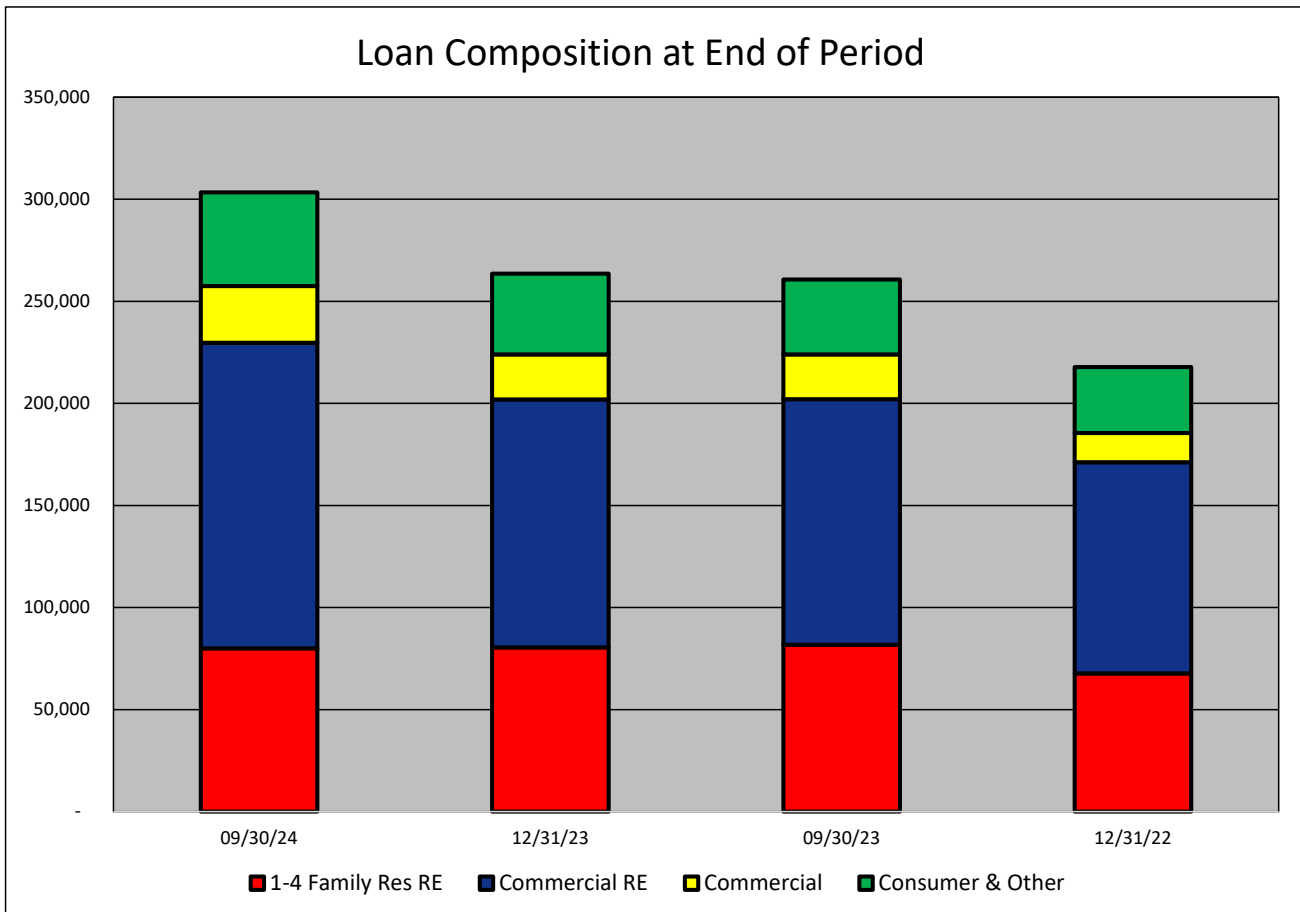
**SECURITIES COMPOSITION - Anchor Bank**  
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>SECURITIES CATEGORY:</b>						
US Treasury	12,439	-	-	-	12,439	NA
State & Munip	7,704	7,664	7,673	7,691	31	0.40
Mortgage backed	1,900	2,035	2,068	2,155	(168)	(8.12)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	2,972	3,430	3,413	5,357	(441)	(12.92)
<b>Total Securities</b>	<b>25,015</b>	<b>13,129</b>	<b>13,154</b>	<b>15,203</b>	<b>11,861</b>	<b>90.17</b>



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

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	79,975	80,505	81,740	67,746	(1,765)	(2.16)
Commercial RE	149,768	121,380	120,354	103,375	29,414	24.44
Commercial	27,707	22,099	21,842	14,416	5,865	26.85
Consumer & Other	45,942	39,518	36,736	32,230	9,206	25.06
<b>Loans, Net</b>	<b>303,392</b>	<b>263,502</b>	<b>260,672</b>	<b>217,767</b>	<b>42,720</b>	<b>16.39</b>



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

As of:	09/30/24	12/31/23	09/30/23	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	59	65	56	152	3	5.36
Total Charge-offs	201	391	353	228	(152)	(43.06)
Provision Expense	390	266	147	408	243	165.31
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	194	194	-	(194)	(100.00)
Ending Balance	1,688	1,440	1,350	1,306	338	25.04

**NON-PERFORMING ASSETS:**

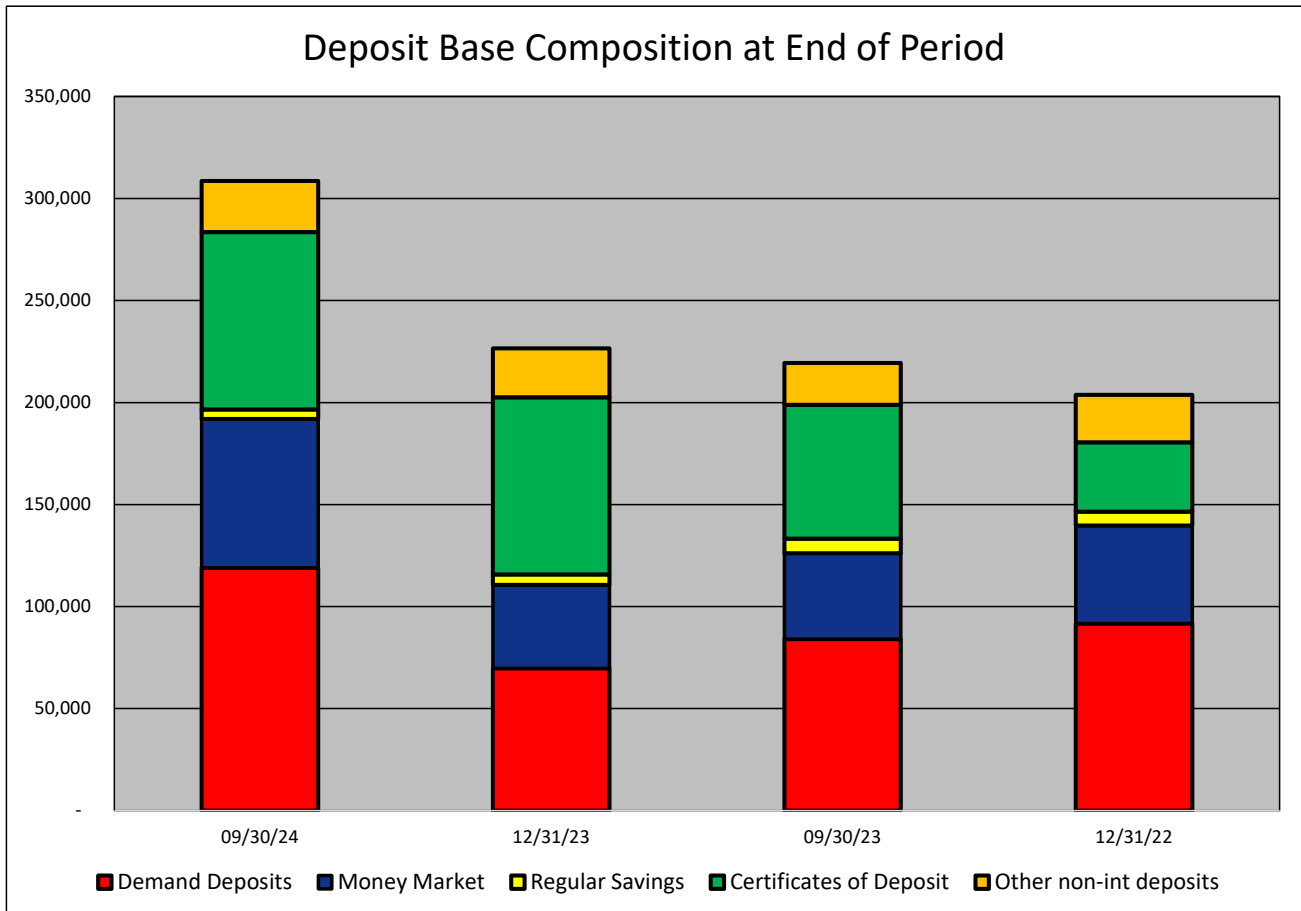
Total-90+ Days Past Due	682	7	19	49	663	3,489.47
Total-Nonaccrual	972	756	802	960	170	21.20
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	1,654	763	821	1,009	833	101.46

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

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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**DEPOSIT BASE CATEGORY:**

Demand Deposits	119,012	69,704	84,031	91,669	34,981	41.63
Money Market	72,937	40,874	42,089	48,064	30,848	73.29
Regular Savings	4,641	5,144	7,122	6,806	(2,481)	(34.84)
Certificates of Deposit	86,980	86,817	65,588	33,940	21,392	32.62
Other non-int deposits	25,024	24,047	20,590	23,289	4,434	21.53
<b>Total Deposits</b>	<b>308,594</b>	<b>226,586</b>	<b>219,420</b>	<b>203,768</b>	<b>89,174</b>	<b>40.64</b>



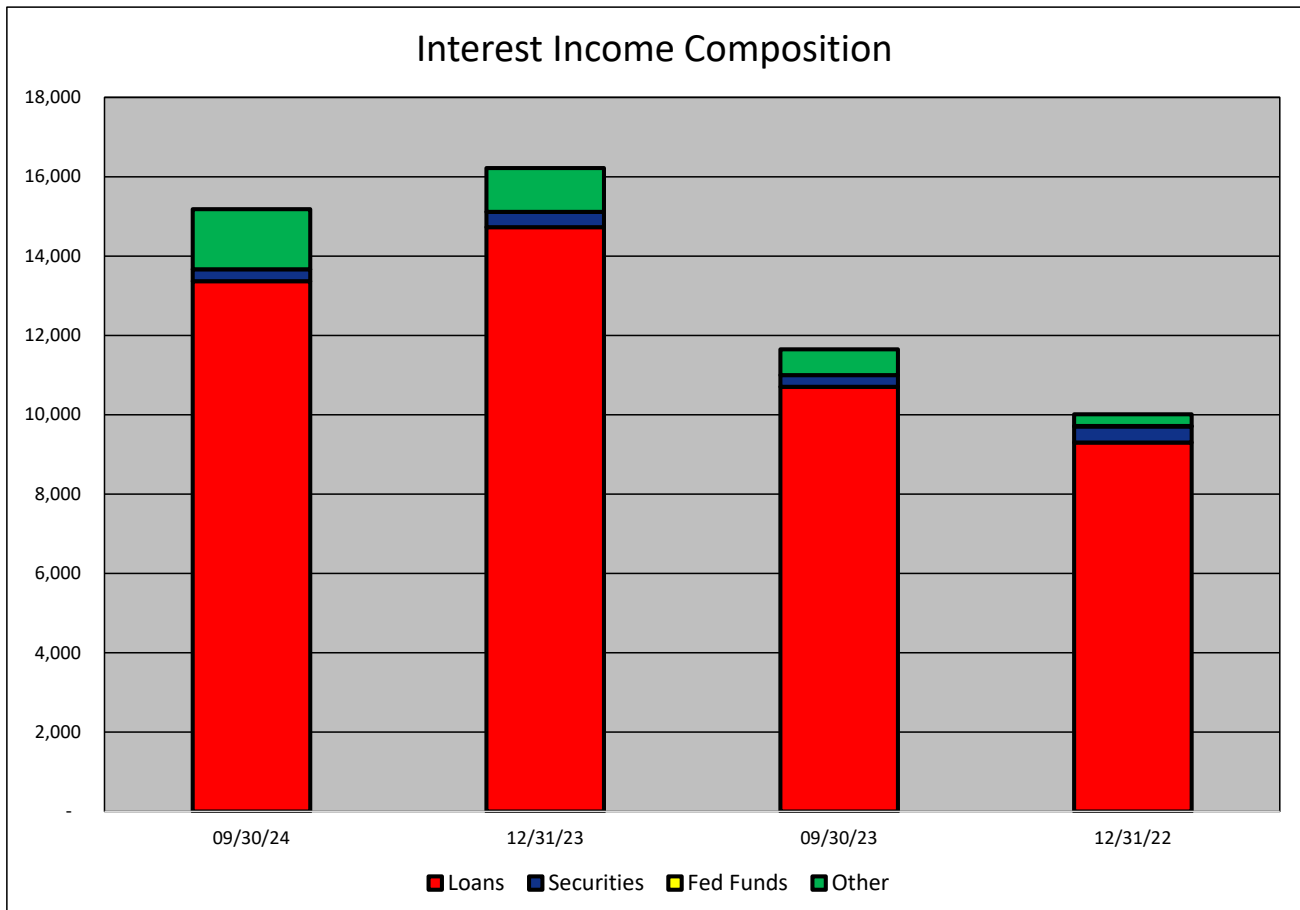


**INTEREST INCOME COMPOSITION- Anchor Bank**  
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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**INTEREST INCOME CATEGORY**

Loans	13,369	14,728	10,704	9,301	2,665	24.90
Securities	299	387	298	403	1	0.34
Fed Funds	-	-	-	11	-	NA
Other	1,517	1,105	646	299	871	134.83
<b>Total Int Income</b>	<b>15,185</b>	<b>16,220</b>	<b>11,648</b>	<b>10,014</b>	<b>3,537</b>	<b>30.37</b>

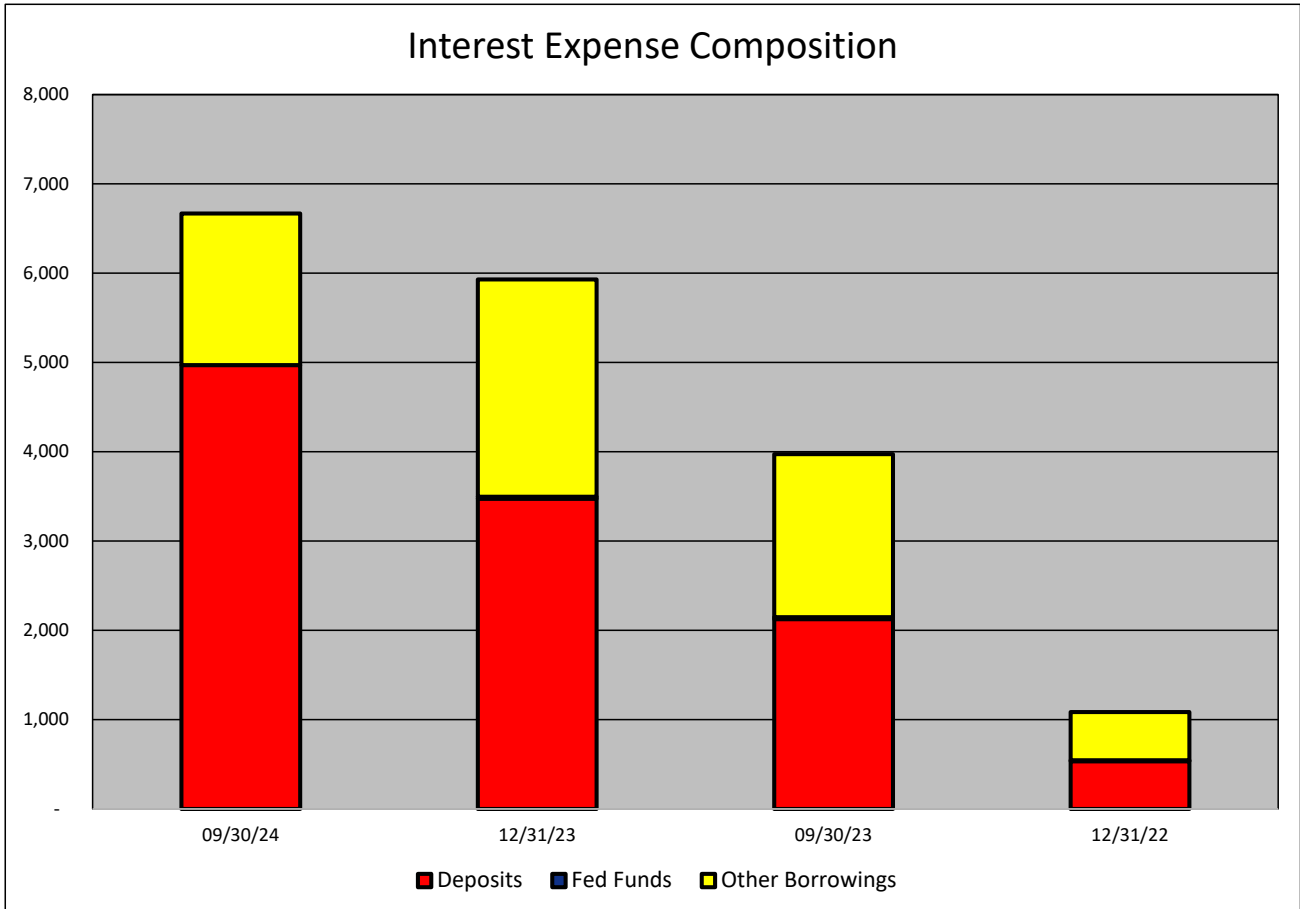


**INTEREST EXPENSE COMPOSITION- Anchor Bank**  
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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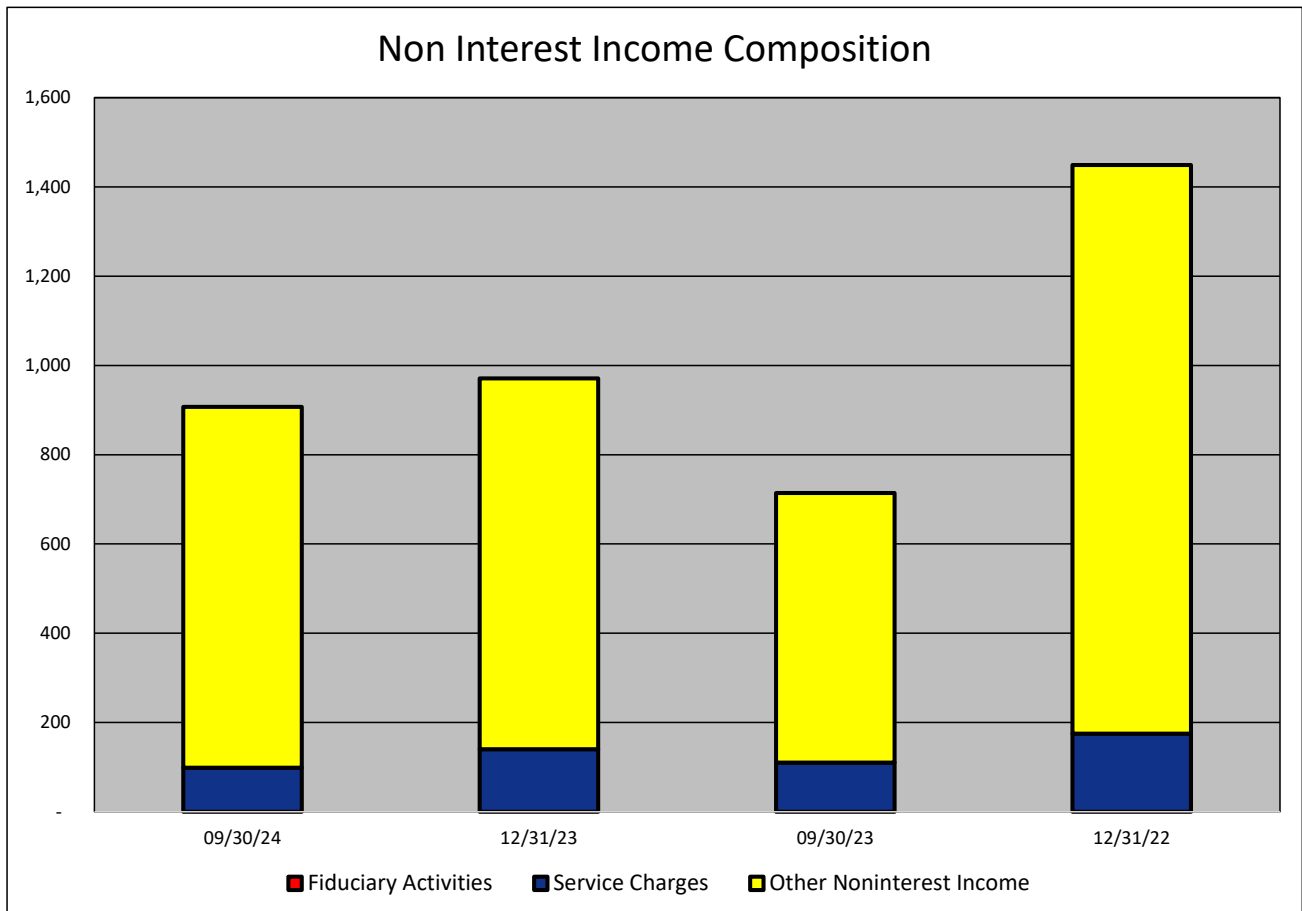
**INTEREST EXPENSE CATEGORY**

Deposits	4,971	3,474	2,125	536	2,846	133.93
Fed Funds	-	22	22	9	(22)	(100.00)
Other Borrowings	1,696	2,435	1,827	539	(131)	(7.17)
<b>Total Int Expense</b>	<b>6,667</b>	<b>5,931</b>	<b>3,974</b>	<b>1,084</b>	<b>2,693</b>	<b>67.77</b>



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

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST INCOME CATEGORY</b>						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	99	140	110	175	(11)	(10.00)
Other Noninterest Income	808	831	604	1,274	204	33.77
<b>Total Nonint. Income</b>	<b>907</b>	<b>971</b>	<b>714</b>	<b>1,449</b>	<b>193</b>	<b>27.03</b>

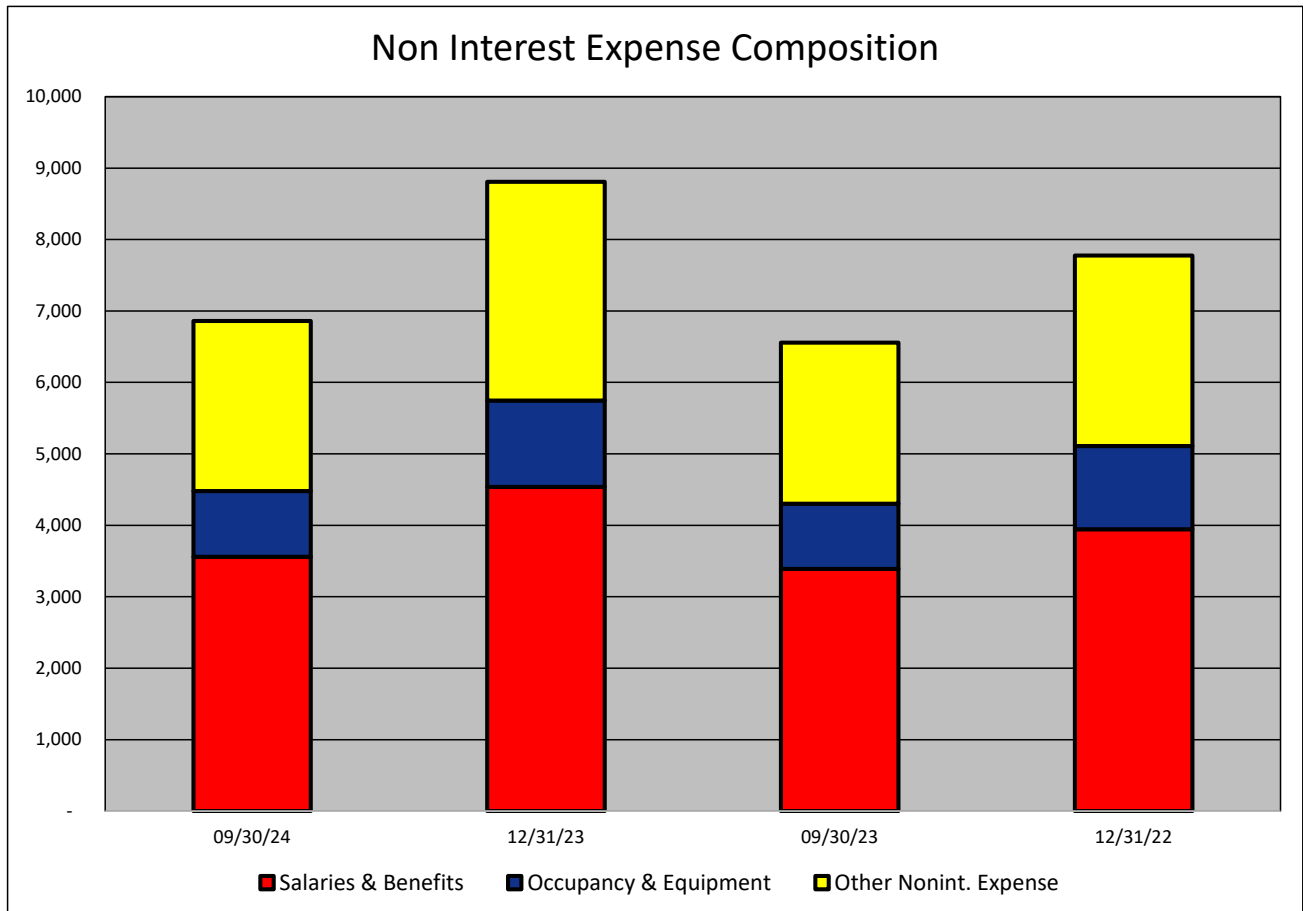


**NONINTEREST EXPENSE COMPOSITION- Anchor Bank**  
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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**NONINTEREST EXPENSE CATEGORY**

Salaries & Benefits	3,560	4,538	3,388	3,945	172	5.08
Occupancy & Equipment	920	1,209	915	1,164	5	0.55
Other Nonint. Expense	2,381	3,062	2,253	2,668	128	5.68
<b>Total Nonint. Expense</b>	<b>6,861</b>	<b>8,809</b>	<b>6,556</b>	<b>7,777</b>	<b>305</b>	<b>4.65</b>



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

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Evermore Bank	185,471	87,508	<b>111.95</b>
Locality Bank	255,773	163,718	<b>56.23</b>
Paradise Bank	468,562	332,203	<b>41.05</b>
Optimumbank	944,548	712,651	<b>32.54</b>
<b>Anchor Bank</b>	<b>411,501</b>	<b>321,095</b>	<b>28.16</b>
Cypress Bank & Trust	171,821	139,008	<b>23.61</b>
Bank Of Belle Glade	138,681	120,961	<b>14.65</b>
Natbank, National Association	237,441	218,154	<b>8.84</b>
Community Bank Of The South	268,843	254,033	<b>5.83</b>
Seacoast National Bank	15,159,232	14,814,617	<b>2.33</b>
Marine Bank & Trust Company	652,317	638,845	<b>2.11</b>
Desjardins Bank, National Association	341,248	347,271	<b>(1.73)</b>
American National Bank	438,765	461,927	<b>(5.01)</b>

<b>Select Peer Average</b>	1,513,400	1,431,692	24.66
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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	116,395	60,743	91.62
Locality Bank	197,827	114,228	73.19
Optimumbank	777,250	580,786	33.83
Paradise Bank	301,809	229,031	31.78
Cypress Bank & Trust	90,515	74,830	20.96
<b>Anchor Bank</b>	<b>303,392</b>	<b>260,672</b>	<b>16.39</b>
Bank Of Belle Glade	61,417	54,544	12.60
Natbank, National Association	191,879	172,702	11.10
Desjardins Bank, National Association	267,446	261,604	2.23
Seacoast National Bank	10,216,320	10,014,165	2.02
Community Bank Of The South	71,875	70,627	1.77
Marine Bank & Trust Company	449,056	441,828	1.64
American National Bank	324,567	333,017	(2.54)

<b>Select Peer Average</b>	1,028,442	974,521	22.81
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**PEER GROUP COMPARISONS REPORT**

*Treasure Coast Group*

**CAPITAL RATIOS**

**For the nine months ended September 30, 2024**

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Evermore Bank	20.51	<b>21.50</b>	31.61	32.62	31.61
Natbank, National Association	18.68	<b>18.84</b>	36.31	37.56	36.31
Desjardins Bank, National Association	17.43	<b>17.78</b>	0.00	0.00	0.00
American National Bank	12.98	<b>14.25</b>	17.70	18.46	17.70
Locality Bank	11.80	<b>13.18</b>	0.00	0.00	0.00
<b>Anchor Bank</b>	<b>10.12</b>	<b>11.34</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Seacoast National Bank	14.45	<b>10.61</b>	14.05	15.27	14.05
Bank Of Belle Glade	8.10	<b>10.46</b>	0.00	0.00	0.00
Optimumbank	9.76	<b>10.38</b>	0.00	0.00	0.00
Cypress Bank & Trust	10.38	<b>10.18</b>	0.00	0.00	0.00
Paradise Bank	6.34	<b>9.25</b>	11.67	12.60	11.67
Community Bank Of The South	7.44	<b>9.21</b>	22.40	23.41	22.40
Marine Bank & Trust Company	6.98	<b>9.00</b>	14.01	15.26	14.01

<b>Select Peer Average</b>	11.92	12.77	11.37	11.94	11.37
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**BALANCE SHEET RATIOS**  
For the nine months ended September 30, 2024

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Natbank, National Association	<b>103.40</b>	80.81	1.83
Desjardins Bank, National Association	<b>102.90</b>	78.37	6.68
<b>Anchor Bank</b>	<b>98.31</b>	<b>73.73</b>	<b>6.08</b>
Optimumbank	<b>96.26</b>	82.29	2.96
Locality Bank	<b>88.18</b>	77.34	4.89
American National Bank	<b>86.78</b>	73.97	14.39
Seacoast National Bank	<b>83.40</b>	67.39	18.60
Evermore Bank	<b>80.34</b>	62.76	3.61
Marine Bank & Trust Company	<b>79.24</b>	68.84	24.36
Paradise Bank	<b>70.71</b>	64.41	10.05
Cypress Bank & Trust	<b>61.57</b>	52.68	16.61
Bank Of Belle Glade	<b>48.43</b>	44.29	28.37
Community Bank Of The South	<b>29.28</b>	26.73	33.39

<b>Select Peer Average</b>	79.14	65.66	13.22
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**PEER GROUP COMPARISONS REPORT**

*Treasure Coast Group*

**PROFITABILITY RATIOS**

**For the nine months ended September 30, 2024**

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Paradise Bank	381,902	<b>2.98</b>	41.05
Desjardins Bank, National Association	336,497	<b>2.01</b>	11.91
Optimumbank	914,676	<b>1.50</b>	16.64
Bank Of Belle Glade	129,344	<b>1.05</b>	13.35
American National Bank	453,737	<b>0.98</b>	8.24
Community Bank Of The South	248,589	<b>0.84</b>	11.85
Seacoast National Bank	15,053,471	<b>0.79</b>	5.56
<b>Anchor Bank</b>	<b>351,995</b>	<b>0.62</b>	<b>6.23</b>
Marine Bank & Trust Company	671,998	<b>0.47</b>	7.52
Cypress Bank & Trust	168,501	<b>0.23</b>	2.21
Natbank, National Association	219,096	<b>0.11</b>	0.53
Evermore Bank	145,430	<b>(0.14)</b>	(0.68)
Locality Bank	207,214	<b>(1.51)</b>	(10.02)

<b>Select Peer Average</b>	1,483,265	0.76	8.80
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PEER GROUP COMPARISONS REPORT

*Treasure Coast Group*

PROFITABILITY RATIOS

For the nine months ended September 30, 2024

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Optimumbank	0.52	1.46	<b>46.55</b>	13.69
Desjardins Bank, National Association	0.83	1.90	<b>53.49</b>	7.76
Paradise Bank	1.14	2.49	<b>53.79</b>	9.97
American National Bank	0.21	1.61	<b>57.68</b>	13.30
Community Bank Of The South	0.17	1.56	<b>60.24</b>	13.44
Bank Of Belle Glade	0.25	1.97	<b>61.10</b>	8.67
Seacoast National Bank	0.55	1.70	<b>66.40</b>	10.32
<b>Anchor Bank</b>	<b>0.34</b>	<b>2.26</b>	<b>72.80</b>	<b>9.35</b>
Marine Bank & Trust Company	0.30	1.74	<b>73.25</b>	9.45
Evermore Bank	0.18	3.53	<b>93.79</b>	6.87
Cypress Bank & Trust	5.91	2.31	<b>94.31</b>	3.07
Natbank, National Association	0.39	3.93	<b>96.75</b>	5.16
Locality Bank	0.39	3.92	<b>109.17</b>	7.31

<b>Select Peer Average</b>	0.86	2.34	72.26	9.10
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**PEER GROUP COMPARISONS REPORT**

*Treasure Coast Group*

**ASSET QUALITY RATIOS**

**For the nine months ended September 30, 2024**

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Community Bank Of The South	1.33	0.00	<b>0.00</b>	0.00
Evermore Bank	0.99	0.00	<b>0.00</b>	0.00
Cypress Bank & Trust	1.28	0.00	<b>0.00</b>	0.00
Natbank, National Association	0.71	0.00	<b>0.00</b>	0.00
Paradise Bank	0.98	0.00	<b>0.00</b>	0.00
Marine Bank & Trust Company	1.52	0.03	<b>0.02</b>	0.23
American National Bank	0.81	0.15	<b>0.11</b>	0.84
Desjardins Bank, National Association	1.03	0.16	<b>0.13</b>	0.70
Bank Of Belle Glade	0.65	0.46	<b>0.20</b>	2.41
Optimumbank	1.07	0.28	<b>0.23</b>	2.17
<b>Anchor Bank</b>	<b>0.56</b>	<b>0.55</b>	<b>0.40</b>	<b>3.82</b>
Locality Bank	1.57	0.73	<b>0.57</b>	4.35
Seacoast National Bank	1.37	0.84	<b>0.61</b>	5.66

<b>Select Peer Average</b>	1.07	0.25	0.17	1.55
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the nine months ended September 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>1.74</b>	9.24	12.85	16.31	0.00
Optimumbank	<b>1.63</b>	1.28	11.13	0.36	2.59
Locality Bank	<b>1.60</b>	15.69	0.00	0.00	4.89
Bank Of Belle Glade	<b>1.44</b>	24.85	0.00	6.80	21.57
Marine Bank & Trust Company	<b>1.43</b>	2.36	0.00	0.31	24.05
Seacoast National Bank	<b>1.21</b>	2.69	0.34	4.26	14.25
American National Bank	<b>1.09</b>	3.24	2.84	0.00	14.39
Paradise Bank	<b>0.69</b>	18.69	0.00	0.00	10.05
<b>Anchor Bank</b>	<b>0.68</b>	<b>14.99</b>	<b>0.00</b>	<b>3.06</b>	<b>3.02</b>
Community Bank Of The South	<b>0.65</b>	36.10	0.00	0.00	33.39
Evermore Bank	<b>0.62</b>	32.06	0.00	0.00	3.61
Natbank, National Association	<b>0.56</b>	14.36	0.19	0.00	1.83
Desjardins Bank, National Association	<b>0.54</b>	13.50	0.00	6.68	0.00

<b>Select Peer Average</b>	<b>1.07</b>	<b>14.54</b>	<b>2.10</b>	<b>2.91</b>	<b>10.28</b>
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**PEER GROUP COMPARISONS REPORT**

*Treasure Coast Group*

**STATEMENT OF CONDITION (% OF ASSETS)  
For the nine months ended September 30, 2024**

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Optimumbank	<b>81.41</b>	0.40	0.00	0.00
Natbank, National Association	<b>80.24</b>	1.36	0.00	0.00
Desjardins Bank, National Association	<b>77.57</b>	0.42	0.00	0.00
Locality Bank	<b>76.13</b>	0.86	0.00	0.02
American National Bank	<b>73.37</b>	0.08	0.00	0.00
<b>Anchor Bank</b>	<b>73.32</b>	<b>2.82</b>	<b>0.00</b>	<b>0.00</b>
Marine Bank & Trust Company	<b>67.69</b>	1.18	0.00	0.00
Seacoast National Bank	<b>66.39</b>	0.99	0.04	5.35
Paradise Bank	<b>63.78</b>	3.89	0.00	0.32
Evermore Bank	<b>61.43</b>	1.14	0.00	0.00
Cypress Bank & Trust	<b>52.00</b>	3.33	0.00	0.08
Bank Of Belle Glade	<b>44.00</b>	0.45	0.00	0.00
Community Bank Of The South	<b>26.38</b>	0.93	0.00	0.00

<b>Select Peer Average</b>	64.90	1.37	0.00	0.44
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)**  
**For the nine months ended September 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>75.75</b>	17.10	92.85	0.00	7.15
Natbank, National Association	<b>59.05</b>	39.36	98.41	0.00	1.59
Bank Of Belle Glade	<b>44.31</b>	55.69	100.00	0.00	0.00
Paradise Bank	<b>38.49</b>	59.78	98.27	0.00	1.73
American National Bank	<b>32.24</b>	67.76	100.00	0.00	0.00
<b>Anchor Bank</b>	<b>30.10</b>	<b>54.07</b>	<b>84.18</b>	<b>0.00</b>	<b>15.82</b>
Marine Bank & Trust Company	<b>27.07</b>	66.64	93.72	0.00	6.28
Seacoast National Bank	<b>26.94</b>	68.74	95.69	2.40	1.91
Cypress Bank & Trust	<b>26.60</b>	71.76	98.36	1.64	0.00
Optimumbank	<b>23.99</b>	71.29	95.28	0.00	4.72
Community Bank Of The South	<b>23.95</b>	76.05	100.00	0.00	0.00
Locality Bank	<b>14.09</b>	85.91	100.00	0.00	0.00
Evermore Bank	<b>9.32</b>	90.68	100.00	0.00	0.00

<b>Select Peer Average</b>	33.22	63.45	96.67	0.31	3.02
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PEER GROUP COMPARISONS REPORT

*Treasure Coast Group*

YIELDS, COSTS & SPREADS - ASSET YIELDS

For the nine months ended September 30, 2024

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Paradise Bank	7.98	3.31	<b>6.02</b>	92.95
Desjardins Bank, National Association	5.10	3.51	<b>4.37</b>	97.84
Natbank, National Association	5.22	3.77	<b>4.15</b>	98.22
Evermore Bank	7.05	4.52	<b>3.88</b>	97.29
Optimumbank	6.57	4.07	<b>3.80</b>	97.66
Locality Bank	6.76	4.44	<b>3.62</b>	98.22
<b>Anchor Bank</b>	<b>6.05</b>	<b>3.87</b>	<b>3.39</b>	<b>95.13</b>
Bank Of Belle Glade	4.42	2.35	<b>3.33</b>	101.37
Seacoast National Bank	5.34	3.24	<b>3.16</b>	89.52
Cypress Bank & Trust	5.45	3.53	<b>3.05</b>	92.05
American National Bank	5.21	3.56	<b>3.02</b>	97.48
Community Bank Of The South	4.72	2.45	<b>2.85</b>	94.40
Marine Bank & Trust Company	4.65	3.10	<b>2.50</b>	96.88

<b>Select Peer Average</b>	5.73	3.52	3.27	96.08
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