

# Desjardins Bank, National Association

Hallandale, FL

Established

2/28/1992

## 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
Anchor Bank	411,501
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
Anchor Bank	0.62
Marine Bank & Trust Company	0.47
Cypress Bank & Trust	0.23
Natbank, National Association	0.11
Evermore Bank	(0.14)
Locality Bank	(1.51)

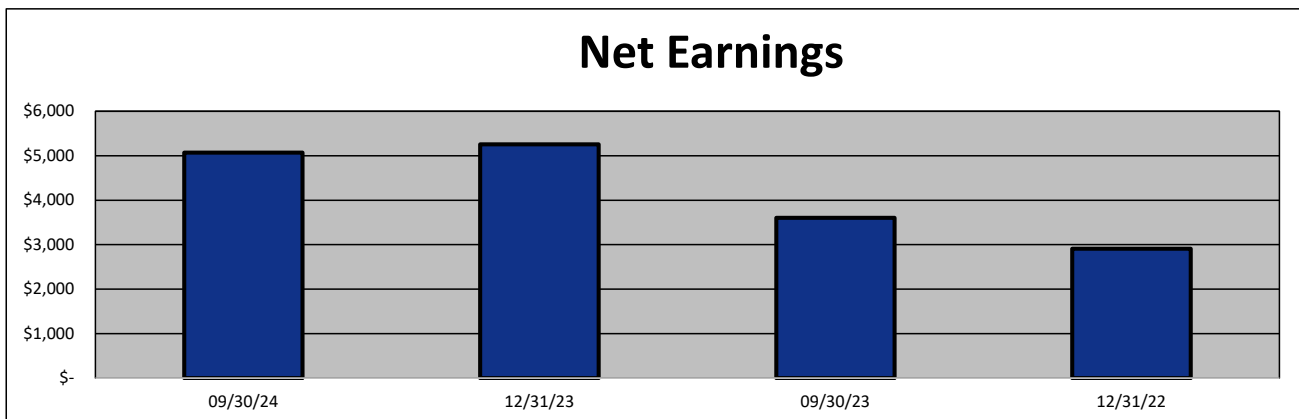
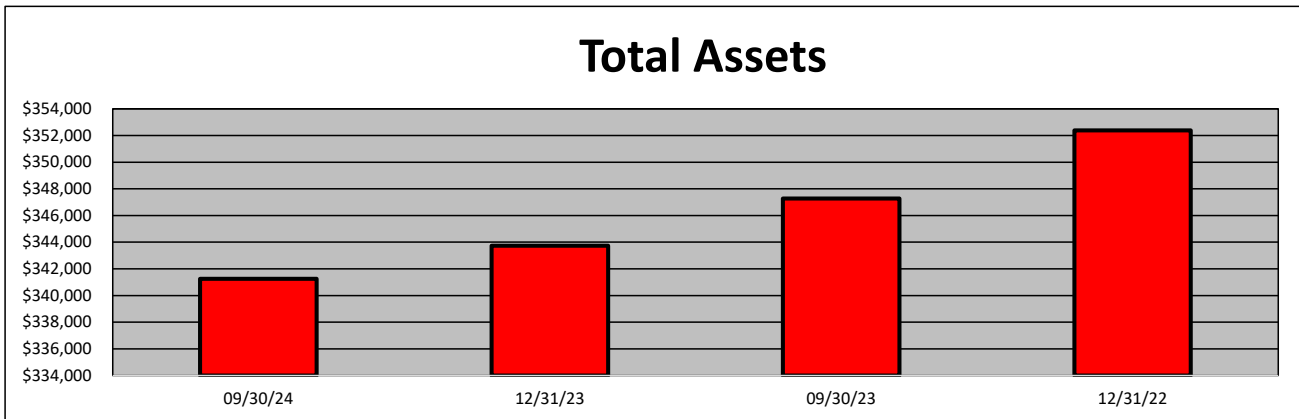
**EXECUTIVE SUMMARY - Desjardins Bank, National Association  
(Percentage)**

Period Ending	09/30/24	12/31/23	09/30/23	12/31/22	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	17.43	15.82	15.19	13.09	9.87	11.92
Leverage Ratio	17.78	15.92	15.70	13.23	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	102.90	101.03	96.25	82.57	75.65	79.14
Loans/Assets	78.37	76.82	75.33	69.59	63.44	65.66
Securities/Assets	6.68	7.07	7.15	7.53	20.01	13.22
<b>PROFITABILITY:</b>						
Return on Avg Assets	2.01	1.55	1.42	0.82	0.75	0.76
Return on Avg Equity	11.91	10.30	9.57	7.57	10.06	8.80
Nonint Income/Avg Assets	0.83	0.83	0.82	0.77	0.79	0.86
Net Overhead Ratio	1.90	1.89	1.97	1.96	2.14	2.34
Efficiency Ratio	53.49	56.33	58.95	70.34	72.20	72.26
Assets (per million) per Employee	7.76	7.47	9.14	6.65	10.50	9.10
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.03	1.02	1.03	1.05	1.29	1.07
Nonperforming Loans/Total Loans	0.16	0.11	0.34	0.00	0.55	0.25
Nonperforming Assets/Total Assets	0.13	0.08	0.25	0.00	0.37	0.17
Adjusted Texas Ratio	0.70	0.51	1.59	0.00	3.62	1.55
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.10	4.62	4.53	3.24	5.49	5.73
Cost of funds	3.51	2.89	2.86	0.56	3.09	3.52
Net interest margin	4.37	4.08	3.99	3.17	2.88	3.27
Avg Earning Assets/Avg Assets	97.84	97.86	97.96	98.16	96.03	96.08

**SELECTED FINANCIAL DATA - Desjardins Bank, National Association**  
(Dollars in Thousands)

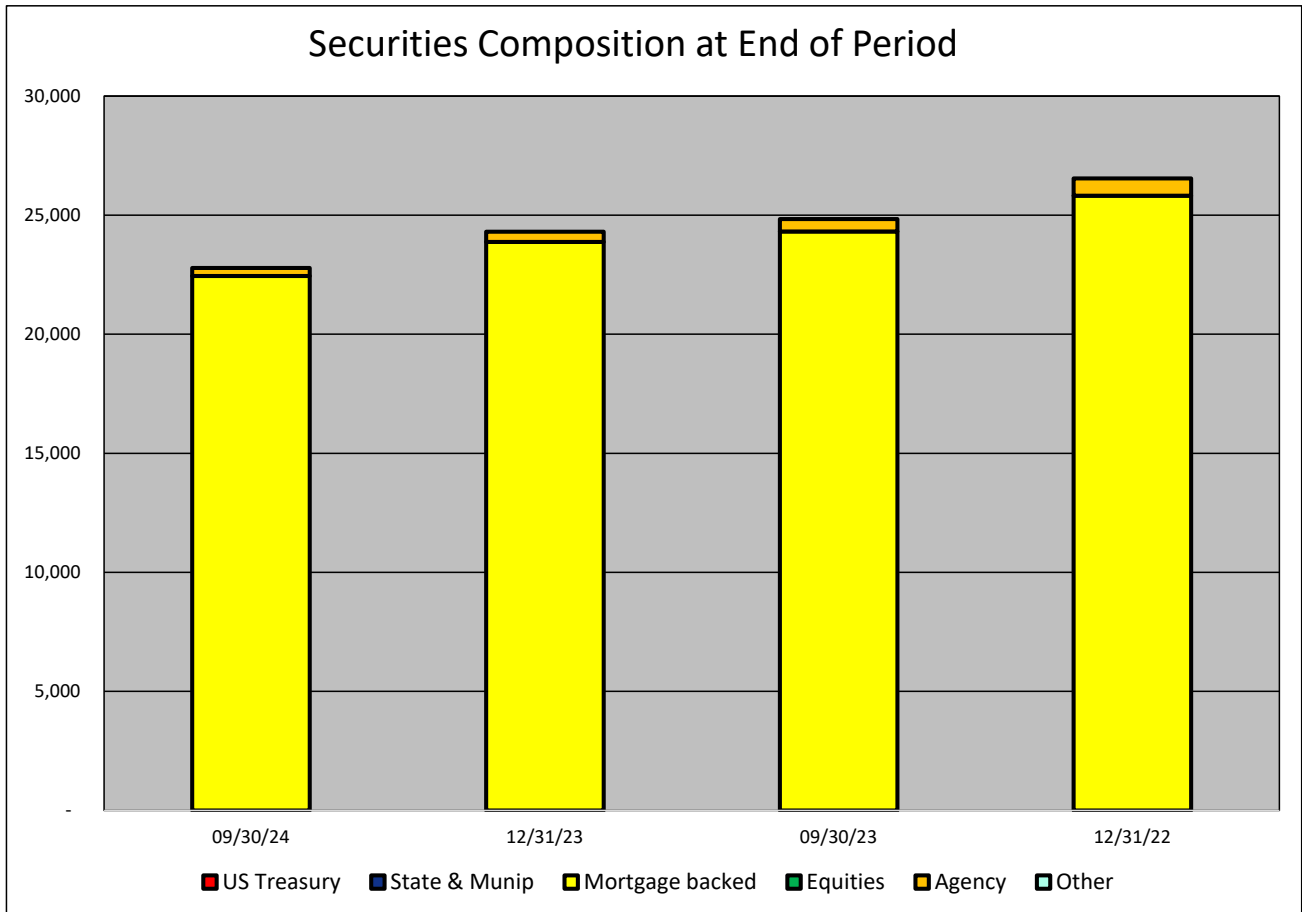
<b>As of:</b>	<b>09/30/24</b>	<b>12/31/23</b>	<b>09/30/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	341,248	343,735	347,271	352,386	(6,023)	(1.73)
Cash and Equivalents	47,913	52,282	57,624	77,363	(9,711)	(16.85)
Securities	22,782	24,301	24,838	26,540	(2,056)	(8.28)
Loans, net	267,446	264,058	261,604	245,220	5,842	2.23
Deposit Accounts	259,911	261,360	271,783	296,988	(11,872)	(4.37)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	59,463	54,391	52,740	46,135	6,723	12.75

<b>Period Ending</b>	<b>09/30/24</b>	<b>12/31/23</b>	<b>09/30/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	5,072	5,256	3,604	2,908	1,468	40.73
Interest Income	12,599	15,352	11,290	11,210	1,309	11.59
Interest Expense	1,814	1,795	1,356	217	458	33.78
Net Interest Income	10,785	13,557	9,934	10,993	851	8.57
Prov for Credit Losses	67	105	105	170	(38)	(36.19)
Noninterest income	2,090	2,814	2,088	2,724	2	0.10
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	6,887	9,222	7,087	9,649	(200)	(2.82)
Net Operating Income	5,921	7,044	4,830	3,898	1,091	22.59
Income Taxes	849	1,788	1,226	990	(377)	(30.75)



**SECURITIES COMPOSITION - Desjardins Bank, National Association**  
(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	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	22,448	23,877	24,310	25,818	(1,862)	(7.66)
Equities	-	-	-	-	-	NA
Agency	334	424	528	722	(194)	(36.74)
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>22,782</b>	<b>24,301</b>	<b>24,838</b>	<b>26,540</b>	<b>(2,056)</b>	<b>(8.28)</b>

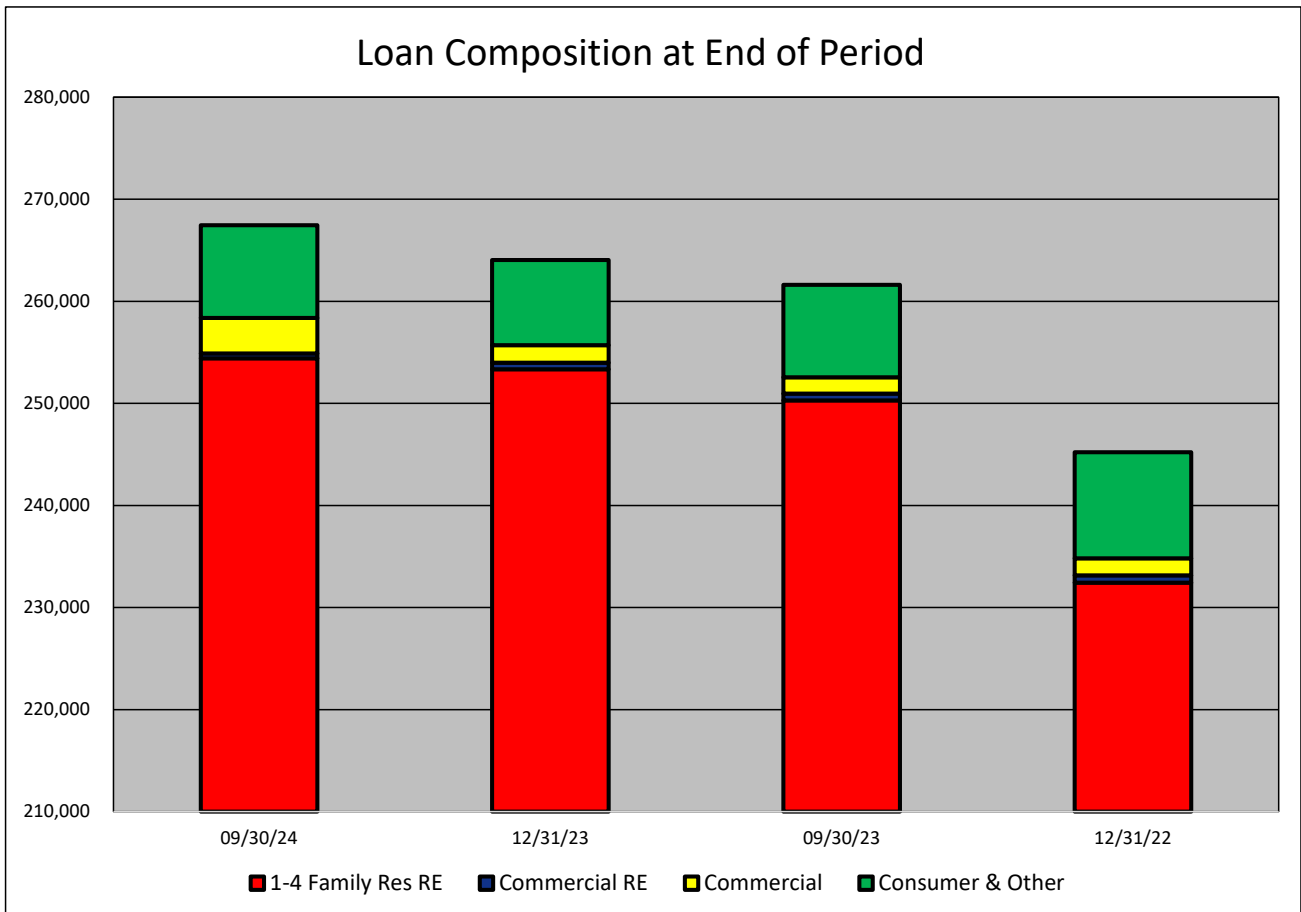


**LOAN PORTFOLIO COMPOSITION - Desjardins Bank, National Association**  
(Dollars in Thousands)

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

1-4 Family Res RE	254,409	253,335	250,289	232,426	4,120	1.65
Commercial RE	484	647	659	723	(175)	(26.56)
Commercial	3,473	1,720	1,611	1,660	1,862	115.58
Consumer & Other	9,080	8,356	9,045	10,411	35	0.39
<b>Loans, Net</b>	<b>267,446</b>	<b>264,058</b>	<b>261,604</b>	<b>245,220</b>	<b>5,842</b>	<b>2.23</b>



**LOAN PORTFOLIO QUALITY - Desjardins Bank, National Association**  
(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	2,684	2,579	2,579	2,409	105	4.07
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	-	-	-	-	NA
Provision Expense	67	105	105	170	(38)	(36.19)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	2,751	2,684	2,684	2,579	67	2.50

**NON-PERFORMING ASSETS:**

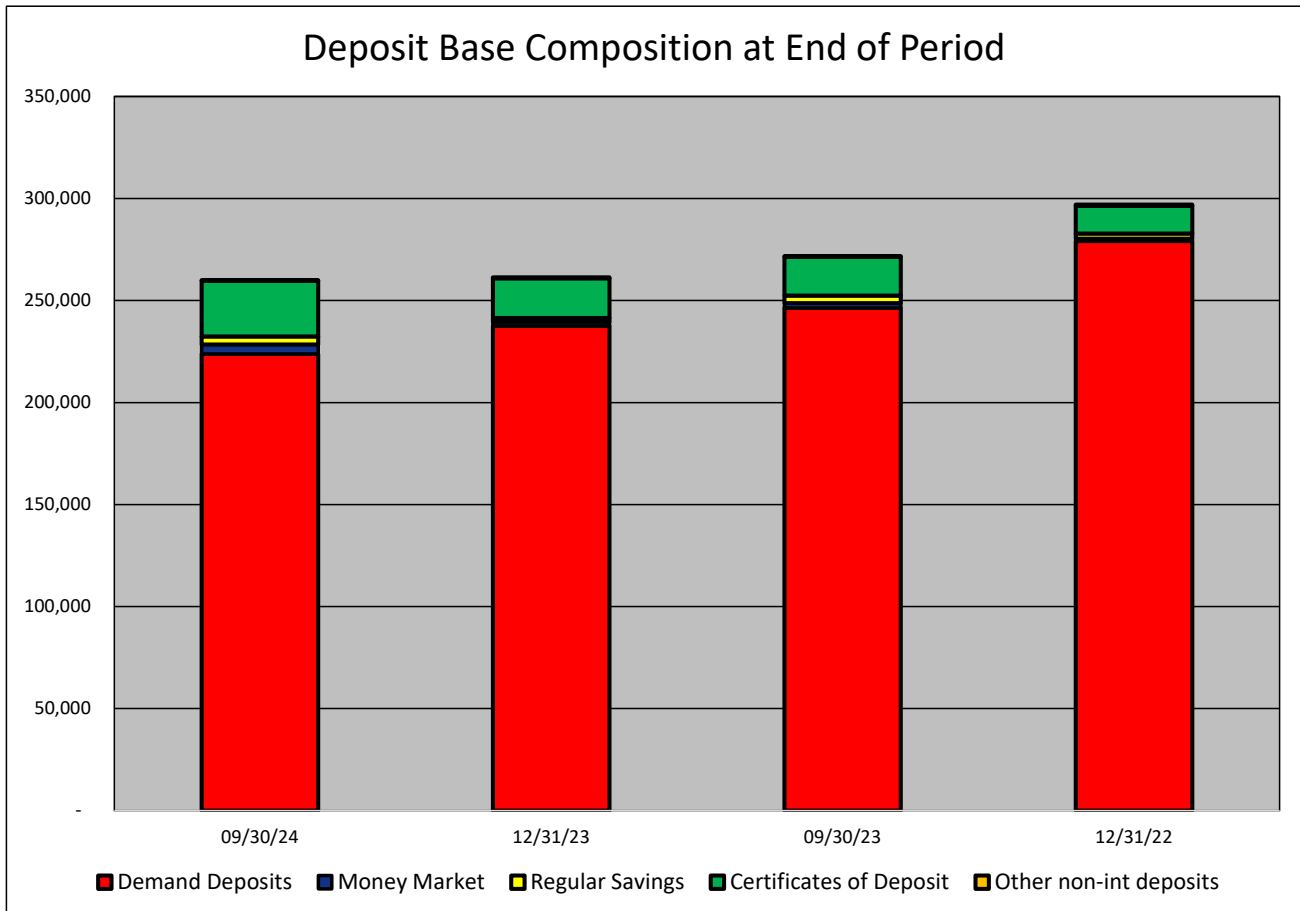
Total-90+ Days Past Due	346	-	-	-	346	NA
Total-Nonaccrual	90	292	882	-	(792)	(89.80)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	436	292	882	-	(446)	(50.57)

**DEPOSIT BASE COMPOSITION - Desjardins Bank, National Association**  
(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:**

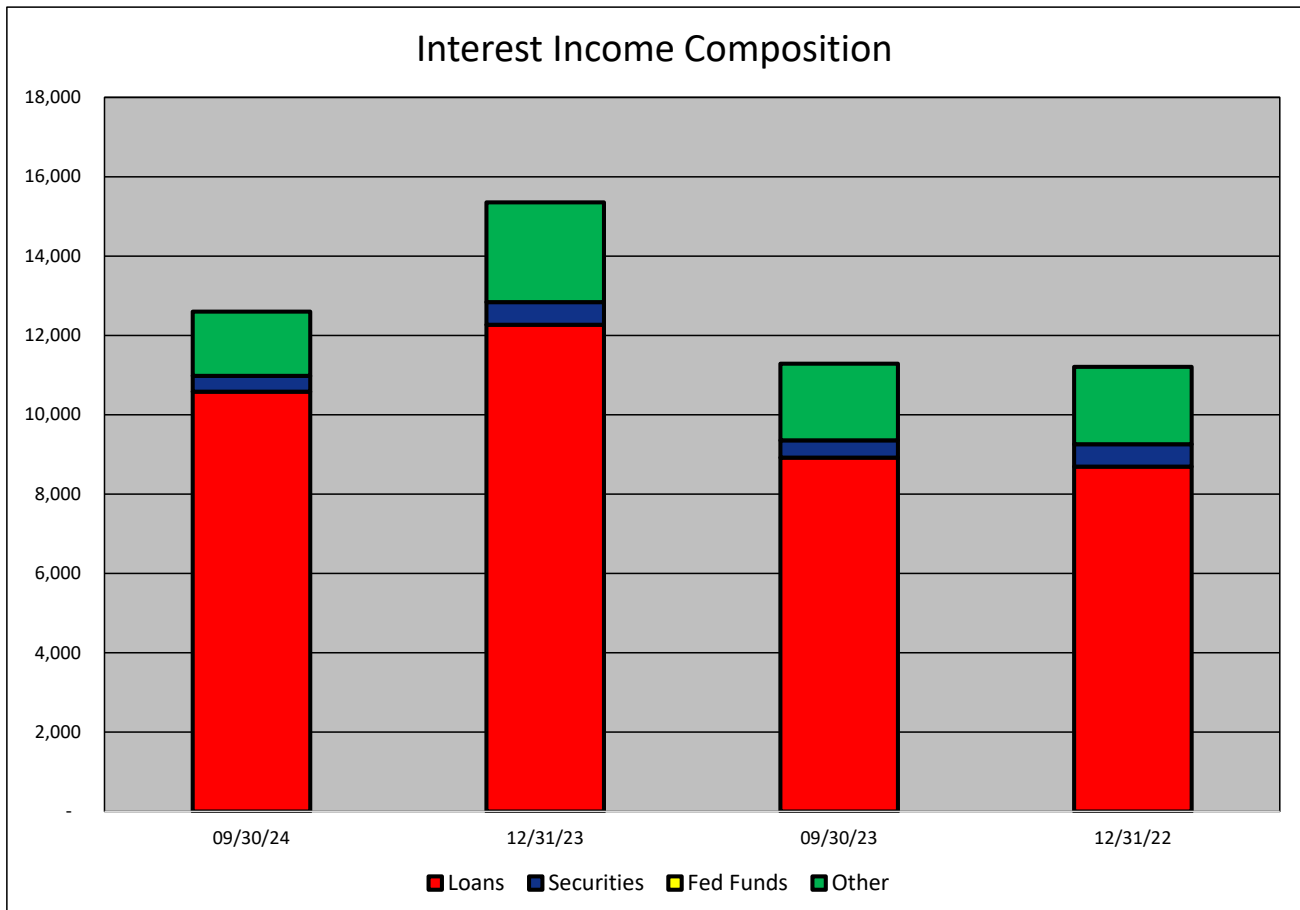
Demand Deposits	223,747	237,529	246,319	279,129	(22,572)	(9.16)
Money Market	4,754	1,970	2,394	1,197	2,360	98.58
Regular Savings	3,936	1,930	3,729	2,481	207	5.55
Certificates of Deposit	27,388	19,461	19,037	13,626	8,351	43.87
Other non-int deposits	86	470	304	555	(218)	(71.71)
<b>Total Deposits</b>	<b>259,911</b>	<b>261,360</b>	<b>271,783</b>	<b>296,988</b>	<b>(11,872)</b>	<b>(4.37)</b>





**INTEREST INCOME COMPOSITION- Desjardins Bank, National Association**  
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	10,582	12,268	8,920	8,695	1,662	18.63
Securities	401	574	437	565	(36)	(8.24)
Fed Funds	-	-	-	-	-	NA
Other	1,616	2,510	1,933	1,950	(317)	(16.40)
<b>Total Int Income</b>	<b>12,599</b>	<b>15,352</b>	<b>11,290</b>	<b>11,210</b>	<b>1,309</b>	<b>11.59</b>

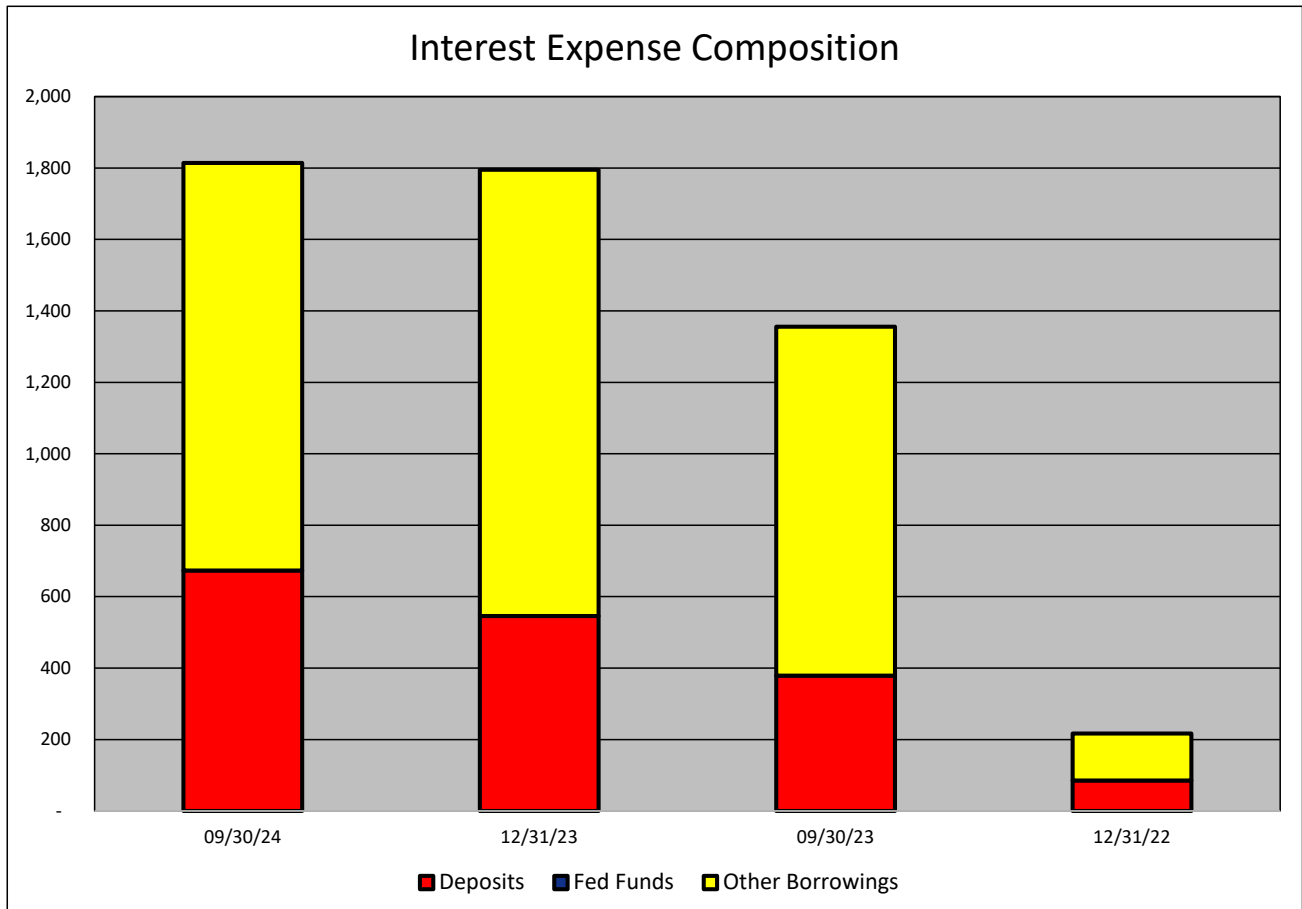


**INTEREST EXPENSE COMPOSITION- Desjardins Bank, National Association**  
(Dollars in Thousands)

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	673	546	379	85	294	77.57
Fed Funds	-	-	-	-	-	NA
Other Borrowings	1,141	1,249	977	132	164	16.79
<b>Total Int Expense</b>	<b>1,814</b>	<b>1,795</b>	<b>1,356</b>	<b>217</b>	<b>458</b>	<b>33.78</b>

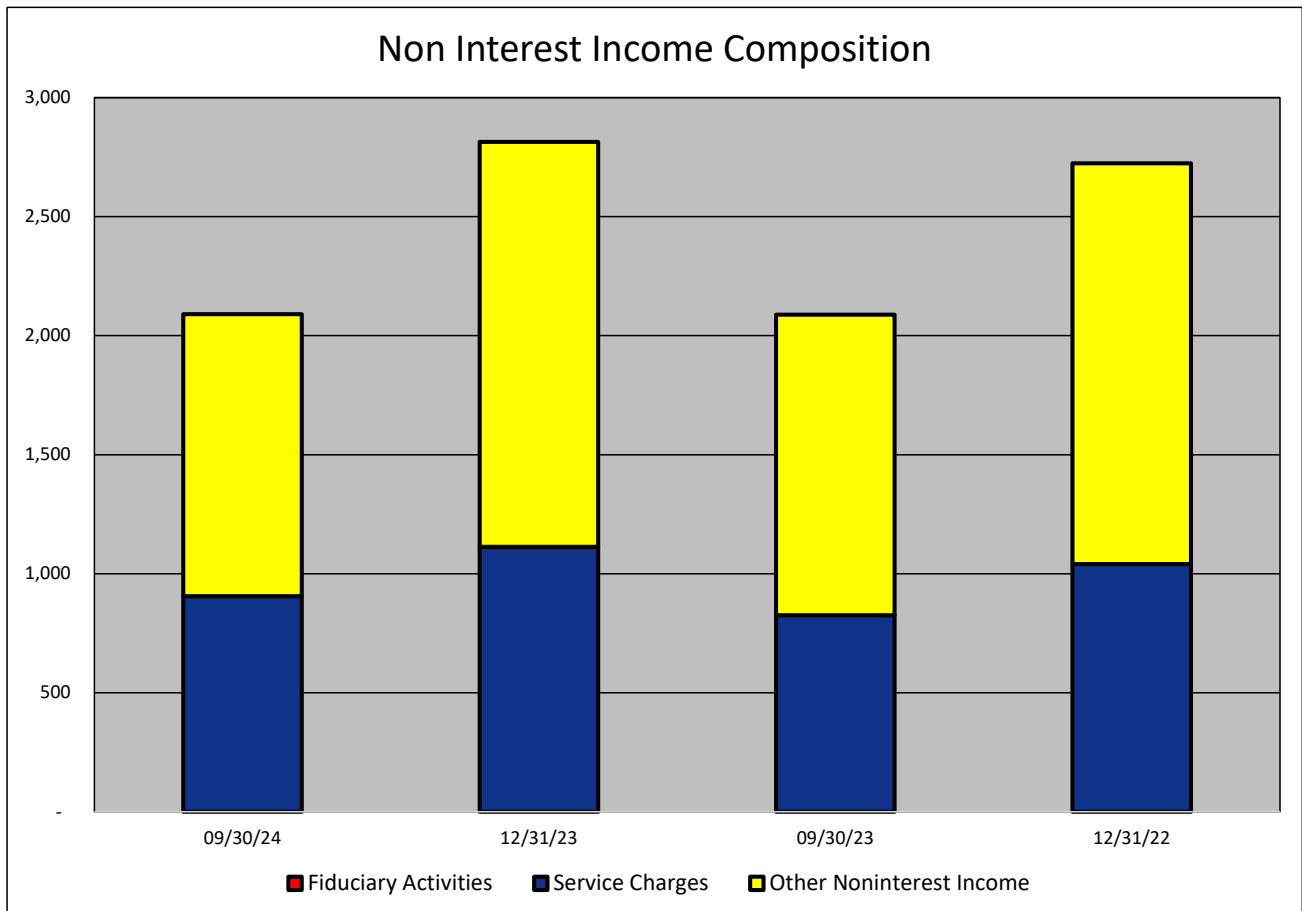


**NONINTEREST INCOME COMPOSITION- Desjardins Bank, National Association**  
(Dollars in Thousands)

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 INCOME CATEGORY**

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	906	1,113	826	1,041	80	9.69
Other Noninterest Income	1,184	1,701	1,262	1,683	(78)	(6.18)
<b>Total Nonint. Income</b>	<b>2,090</b>	<b>2,814</b>	<b>2,088</b>	<b>2,724</b>	<b>2</b>	<b>0.10</b>

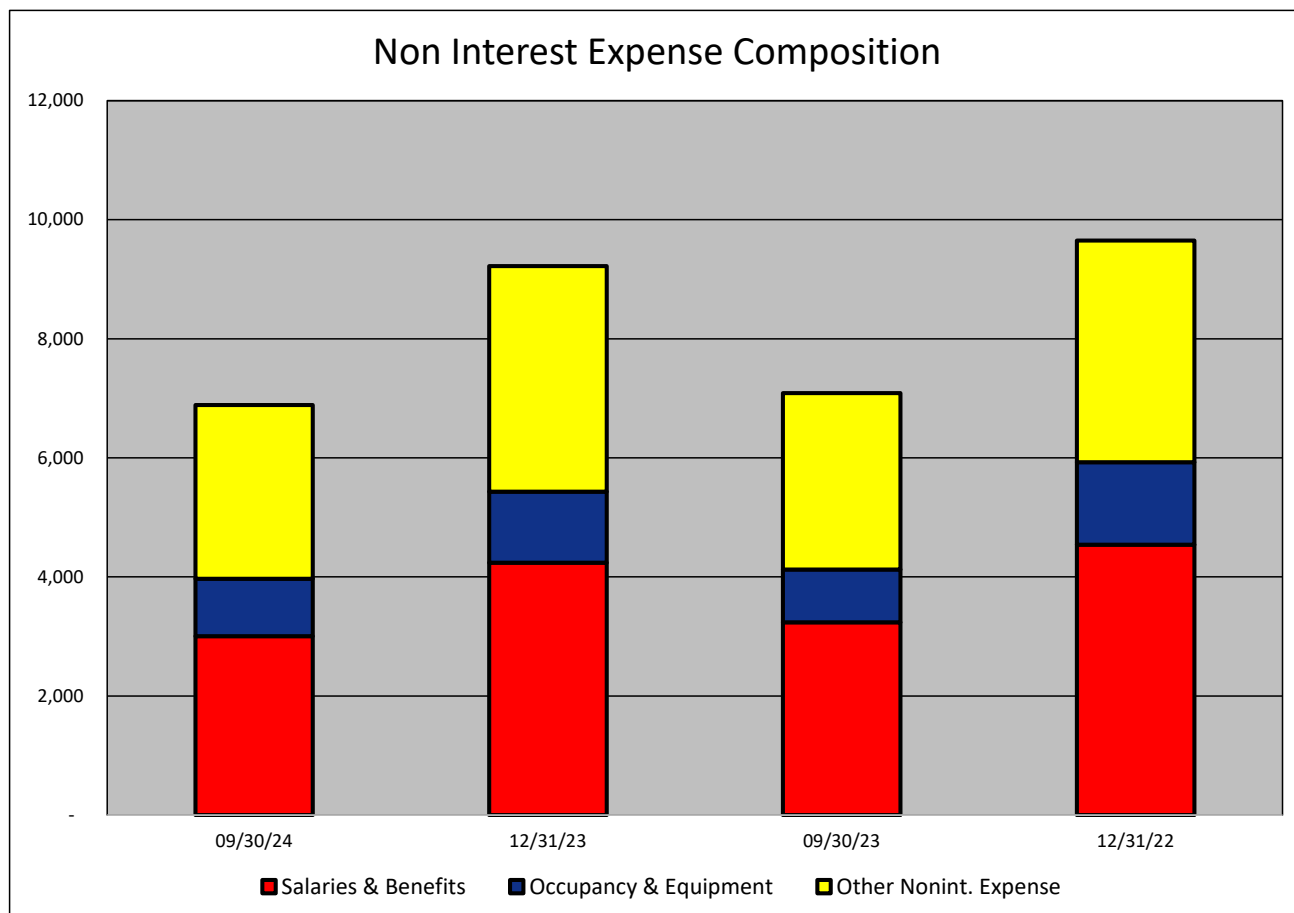


**NONINTEREST EXPENSE COMPOSITION- Desjardins Bank, National Association**  
(Dollars in Thousands)

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	3,003	4,237	3,237	4,540	(234)	(7.23)
Occupancy & Equipment	968	1,197	889	1,388	79	8.89
Other Nonint. Expense	2,916	3,788	2,961	3,721	(45)	(1.52)
<b>Total Nonint. Expense</b>	<b>6,887</b>	<b>9,222</b>	<b>7,087</b>	<b>9,649</b>	<b>(200)</b>	<b>(2.82)</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>
Anchor Bank	411,501	321,095	<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	<b>91.62</b>
Locality Bank	197,827	114,228	<b>73.19</b>
Optimumbank	777,250	580,786	<b>33.83</b>
Paradise Bank	301,809	229,031	<b>31.78</b>
Cypress Bank & Trust	90,515	74,830	<b>20.96</b>
Anchor Bank	303,392	260,672	<b>16.39</b>
Bank Of Belle Glade	61,417	54,544	<b>12.60</b>
Natbank, National Association	191,879	172,702	<b>11.10</b>
<b>Desjardins Bank, National Association</b>	<b>267,446</b>	<b>261,604</b>	<b>2.23</b>
Seacoast National Bank	10,216,320	10,014,165	<b>2.02</b>
Community Bank Of The South	71,875	70,627	<b>1.77</b>
Marine Bank & Trust Company	449,056	441,828	<b>1.64</b>
American National Bank	324,567	333,017	<b>(2.54)</b>

<b>Select Peer Average</b>	<b>1,028,442</b>	<b>974,521</b>	<b>22.81</b>
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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
Anchor Bank	10.12	<b>11.34</b>	0.00	0.00	0.00
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
Anchor Bank	<b>98.31</b>	73.73	6.08
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>	<b>11.91</b>
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
Anchor Bank	351,995	<b>0.62</b>	6.23
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
Anchor Bank	0.34	2.26	<b>72.80</b>	9.35
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
Anchor Bank	0.56	0.55	<b>0.40</b>	3.82
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

Select Peer Average	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
Anchor Bank	<b>0.68</b>	14.99	0.00	3.06	3.02
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
Anchor Bank	<b>73.32</b>	2.82	0.00	0.00
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
Anchor Bank	<b>30.10</b>	54.07	84.18	0.00	15.82
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
Anchor Bank	6.05	3.87	<b>3.39</b>	95.13
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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