

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 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)

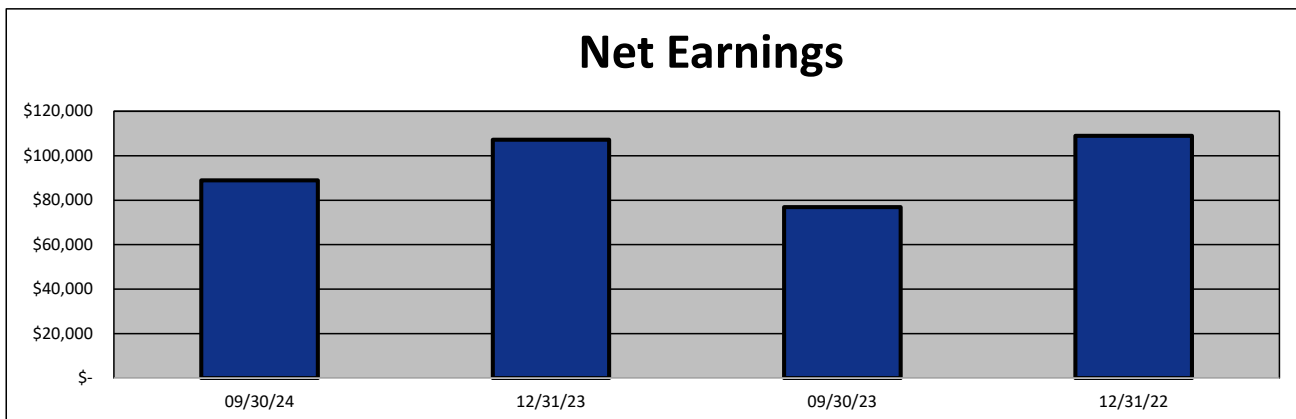
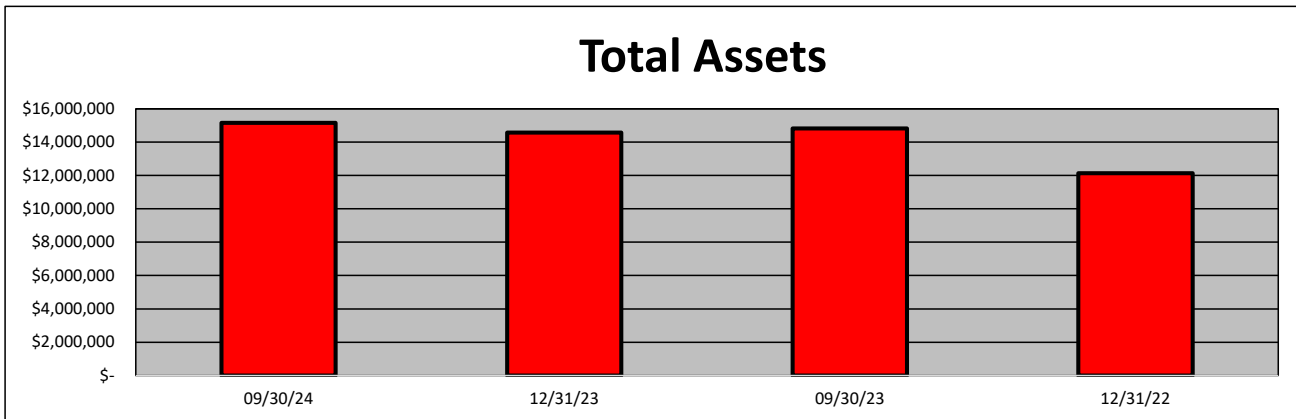
EXECUTIVE SUMMARY - Seacoast National Bank
(Percentage)

Period Ending	09/30/24	12/31/23	09/30/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	14.45	14.42	13.69	12.95	9.87	11.92
Leverage Ratio	10.61	10.32	10.05	10.44	10.70	12.77
Tier 1 Cap/Risk Based Assets	14.05	13.64	13.17	13.46	12.49	11.37
Risk Based Ratio	15.27	14.82	14.26	14.47	13.34	11.94
Common Equity Tier 1 Capital Ratio	14.05	13.64	13.17	13.46	12.45	11.37
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	83.40	85.45	82.68	81.60	75.65	79.14
Loans/Assets	67.39	69.09	67.60	67.12	63.44	65.66
Securities/Assets	18.60	17.36	17.19	21.64	20.01	13.22
PROFITABILITY:						
Return on Avg Assets	0.79	0.72	0.69	0.97	0.75	0.76
Return on Avg Equity	5.56	5.50	5.36	8.10	10.06	8.80
Nonint Income/Avg Assets	0.55	0.52	0.53	0.61	0.79	0.86
Net Overhead Ratio	1.70	2.11	2.22	1.79	2.14	2.34
Efficiency Ratio	66.40	68.54	69.53	61.35	72.20	72.26
Assets (per million) per Employee	10.32	9.46	9.44	8.15	10.50	9.10
ASSET QUALITY:						
Allowance/Loans	1.37	1.48	1.49	1.40	1.29	1.07
Nonperforming Loans/Total Loans	0.84	0.66	0.44	0.38	0.55	0.25
Nonperforming Assets/Total Assets	0.61	0.51	0.35	0.27	0.37	0.17
Adjusted Texas Ratio	5.66	5.21	3.82	2.93	3.62	1.55
YIELDS & COSTS:						
Yield on earning assets	5.34	5.21	5.18	3.72	5.49	5.73
Cost of funds	3.24	2.35	2.14	0.17	3.09	3.52
Net interest margin	3.16	3.72	3.85	3.60	2.88	3.27
Avg Earning Assets/Avg Assets	89.52	88.98	88.95	91.30	96.03	96.08

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

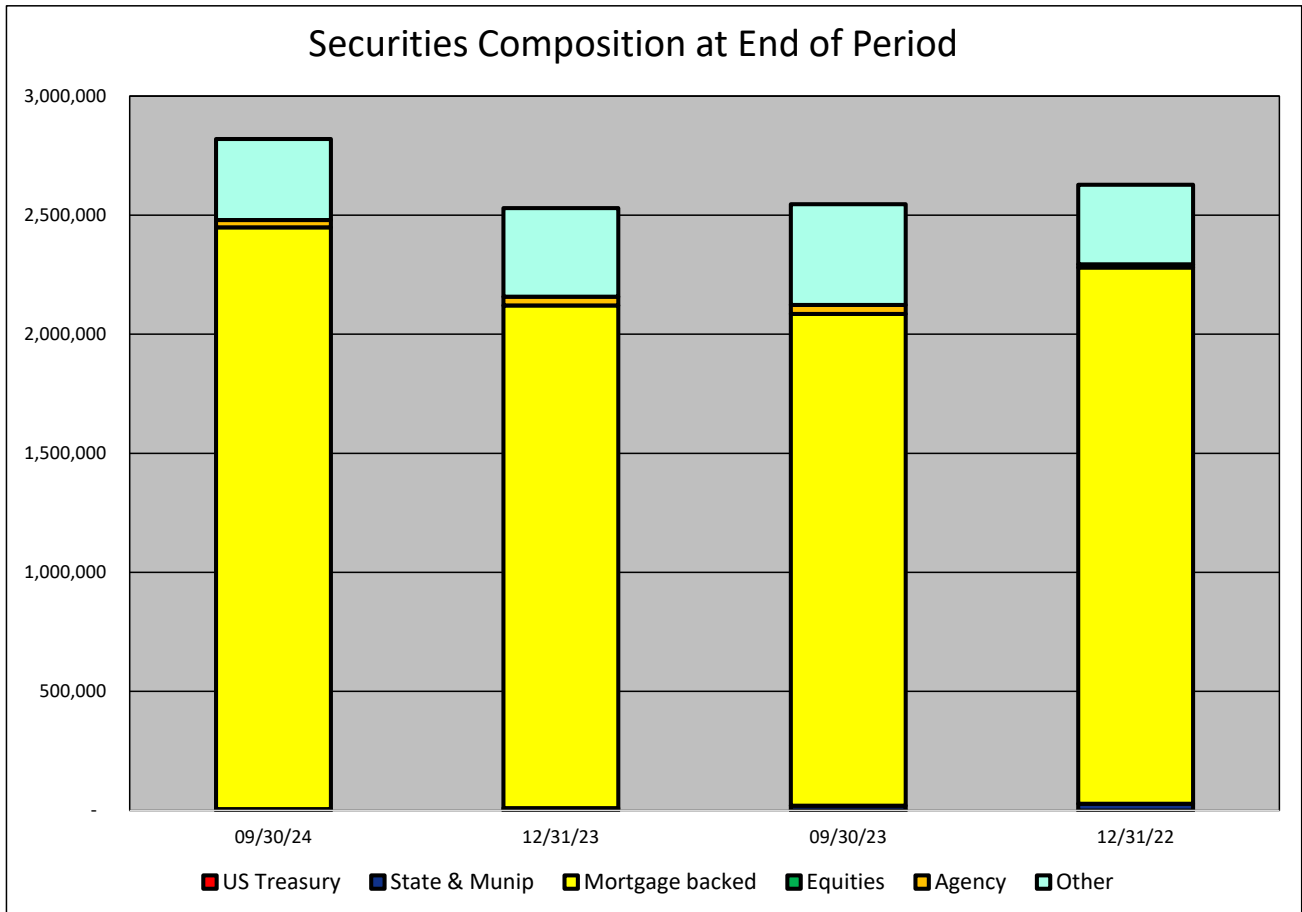
As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	15,159,232	14,571,868	14,814,617	12,140,146	344,615	2.33
Cash and Equivalents	642,265	453,039	700,339	205,176	(58,074)	(8.29)
Securities	2,820,023	2,529,956	2,546,369	2,627,370	273,654	10.75
Loans, net	10,216,320	10,067,331	10,014,165	8,147,875	202,155	2.02
Deposit Accounts	12,249,580	11,781,563	12,111,718	9,984,626	137,862	1.14
Fed Funds & Repos	306,927	475,764	391,304	283,727	(84,377)	(21.56)
Total Equity	2,190,572	2,101,688	2,028,763	1,572,493	161,809	7.98

Period Ending	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	88,910	107,223	76,934	108,980	11,976	15.57
Interest Income	539,629	688,941	512,094	380,466	27,535	5.38
Interest Expense	220,483	196,866	131,814	12,110	88,669	67.27
Net Interest Income	319,146	492,075	380,280	368,356	(61,134)	(16.08)
Prov for Credit Losses	12,559	37,518	33,528	26,183	(20,969)	(62.54)
Noninterest income	62,068	77,145	58,878	68,294	3,190	5.42
Gain on Sale of Securities	(4,027)	(2,935)	5	-	(4,032)	(80,640.00)
Noninterest Expense	253,556	390,565	305,666	268,110	(52,110)	(17.05)
Net Operating Income	115,099	141,137	99,964	142,357	15,135	15.14
Income Taxes	25,810	31,021	22,574	32,281	3,236	14.34



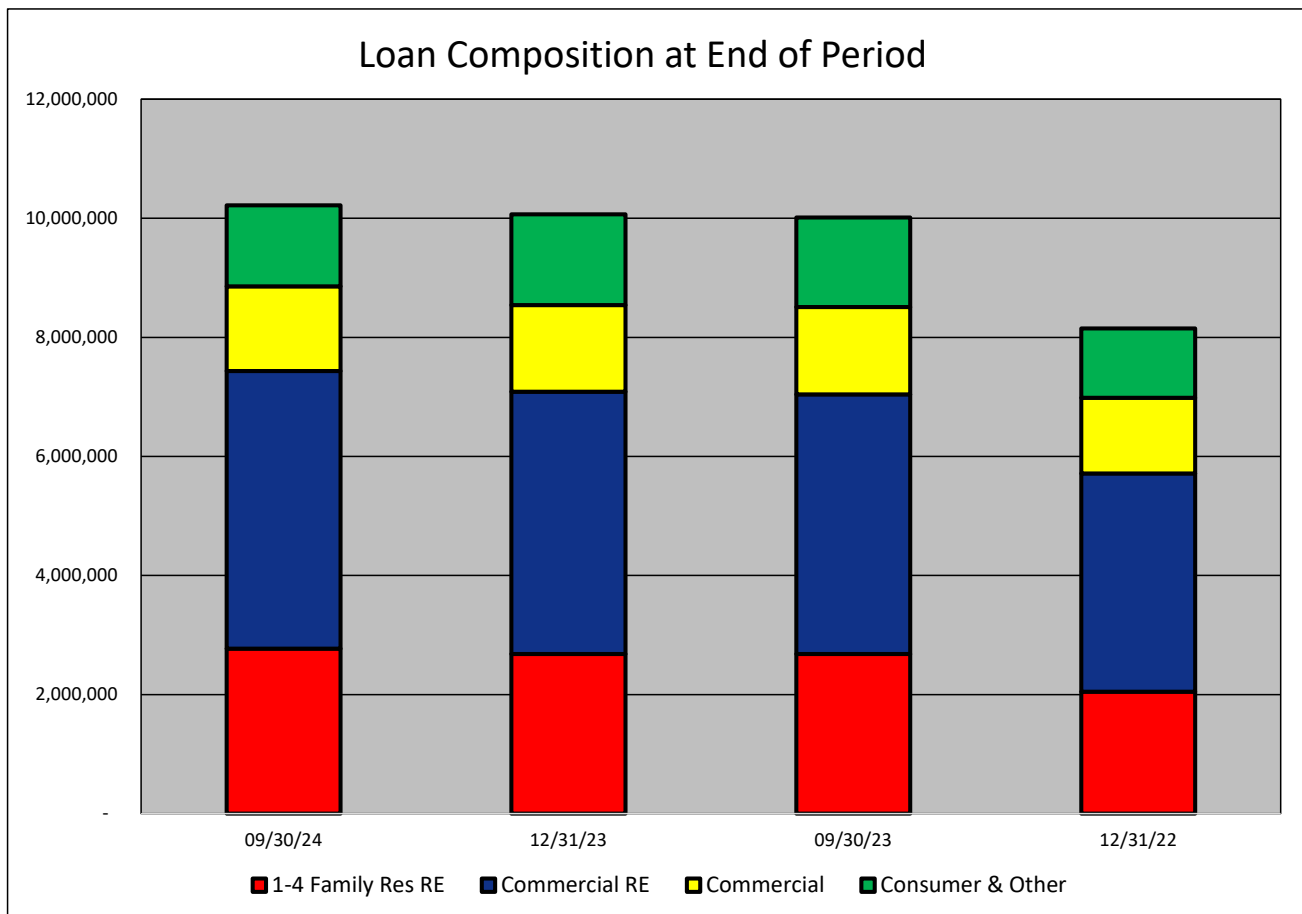
SECURITIES COMPOSITION - Seacoast National Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	197	192	189	186	8	4.23
State & Munip	5,930	9,390	19,652	27,741	(13,722)	(69.82)
Mortgage backed	2,442,631	2,111,013	2,065,221	2,252,447	377,410	18.27
Equities	-	-	-	-	-	NA
Agency	30,384	37,253	38,248	13,462	(7,864)	(20.56)
Other	340,881	372,108	423,059	333,534	(82,178)	(19.42)
Total Securities	2,820,023	2,529,956	2,546,369	2,627,370	273,654	10.75



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

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	2,771,412	2,680,522	2,681,880	2,047,386	89,532	3.34
Commercial RE	4,661,922	4,408,261	4,360,818	3,668,175	301,104	6.90
Commercial	1,423,213	1,453,050	1,467,603	1,270,207	(44,390)	(3.02)
Consumer & Other	1,359,773	1,525,498	1,503,864	1,162,107	(144,091)	(9.58)
Loans, Net	10,216,320	10,067,331	10,014,165	8,147,875	202,155	2.02



LOAN PORTFOLIO QUALITY - Seacoast National 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):

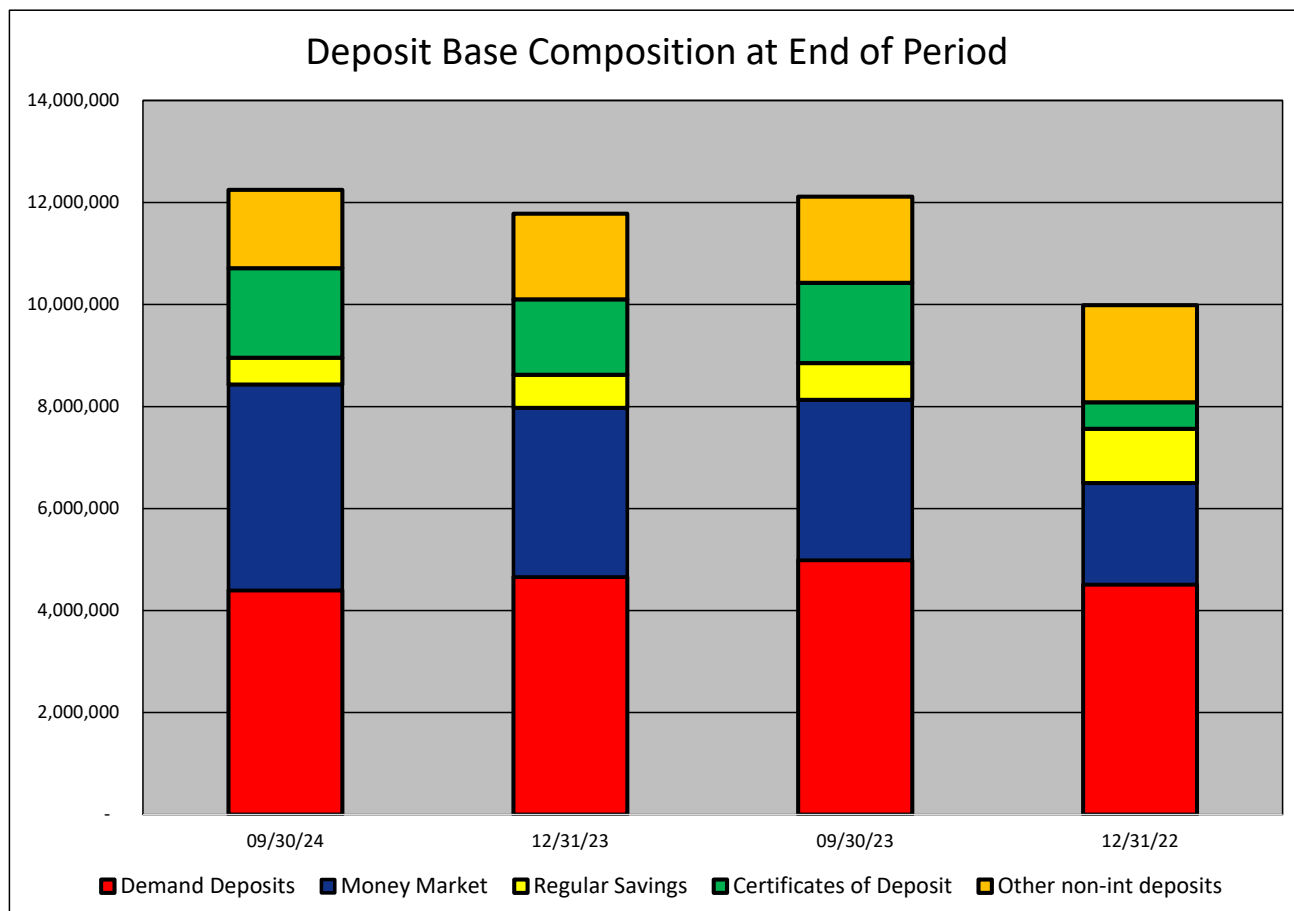
Beginning Balance	148,931	113,894	113,894	83,315	35,037	30.76
Total Recoveries	3,613	3,434	2,827	2,017	786	27.80
Total Charge-offs	24,634	24,795	19,468	2,897	5,166	26.54
Provision Expense	12,559	37,518	33,528	26,183	(20,969)	(62.54)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	18,879	18,879	5,276	(18,879)	(100.00)
Ending Balance	140,469	148,931	149,661	113,894	(9,192)	(6.14)

NON-PERFORMING ASSETS:

Total-90+ Days Past Due	5,285	1,505	2,695	1,943	2,590	96.10
Total-Nonaccrual	80,857	65,103	41,508	28,843	39,349	94.80
Foreclosed Real Estate	6,421	7,560	7,216	2,301	(795)	(11.02)
Total Non-perf Assets	92,563	74,168	51,419	33,087	41,144	80.02

DEPOSIT BASE COMPOSITION - Seacoast National Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
DEPOSIT BASE CATEGORY:						
Demand Deposits	4,396,663	4,658,515	4,987,821	4,511,959	(591,158)	(11.85)
Money Market	4,034,371	3,314,288	3,143,897	1,985,974	890,474	28.32
Regular Savings	524,444	651,465	721,675	1,064,382	(197,231)	(27.33)
Certificates of Deposit	1,754,060	1,476,155	1,574,221	522,914	179,839	11.42
Other non-int deposits	1,540,042	1,681,140	1,684,104	1,899,397	(144,062)	(8.55)
Total Deposits	12,249,580	11,781,563	12,111,718	9,984,626	137,862	1.14

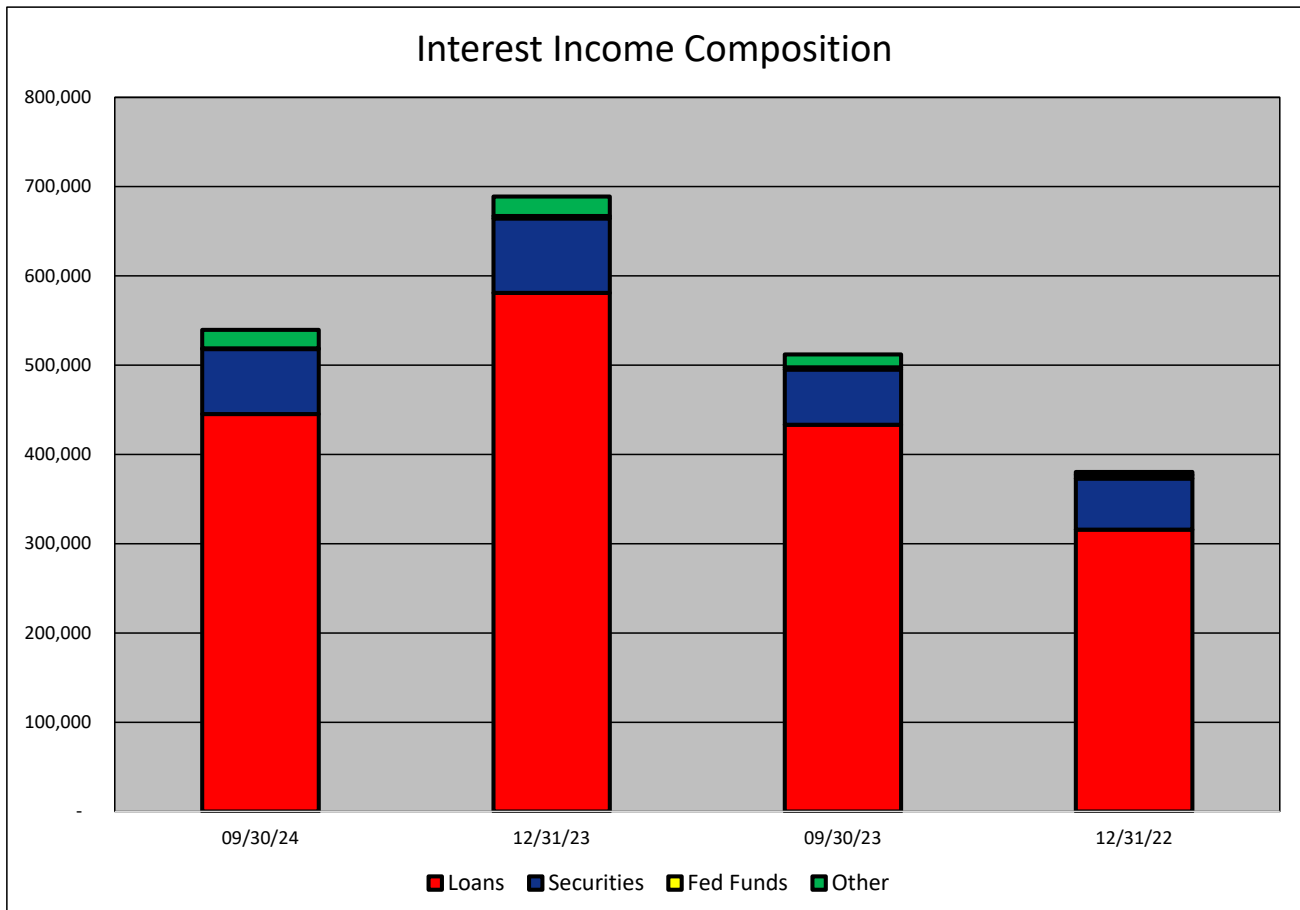


INTEREST INCOME COMPOSITION- Seacoast National Bank
(Dollars in Thousands)

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	445,367	581,106	433,304	315,717	12,063	2.78
Securities	72,612	83,279	61,841	57,157	10,771	17.42
Fed Funds	990	2,846	2,383	4,104	(1,393)	(58.46)
Other	20,660	21,710	14,566	3,488	6,094	41.84
Total Int Income	539,629	688,941	512,094	380,466	27,535	5.38

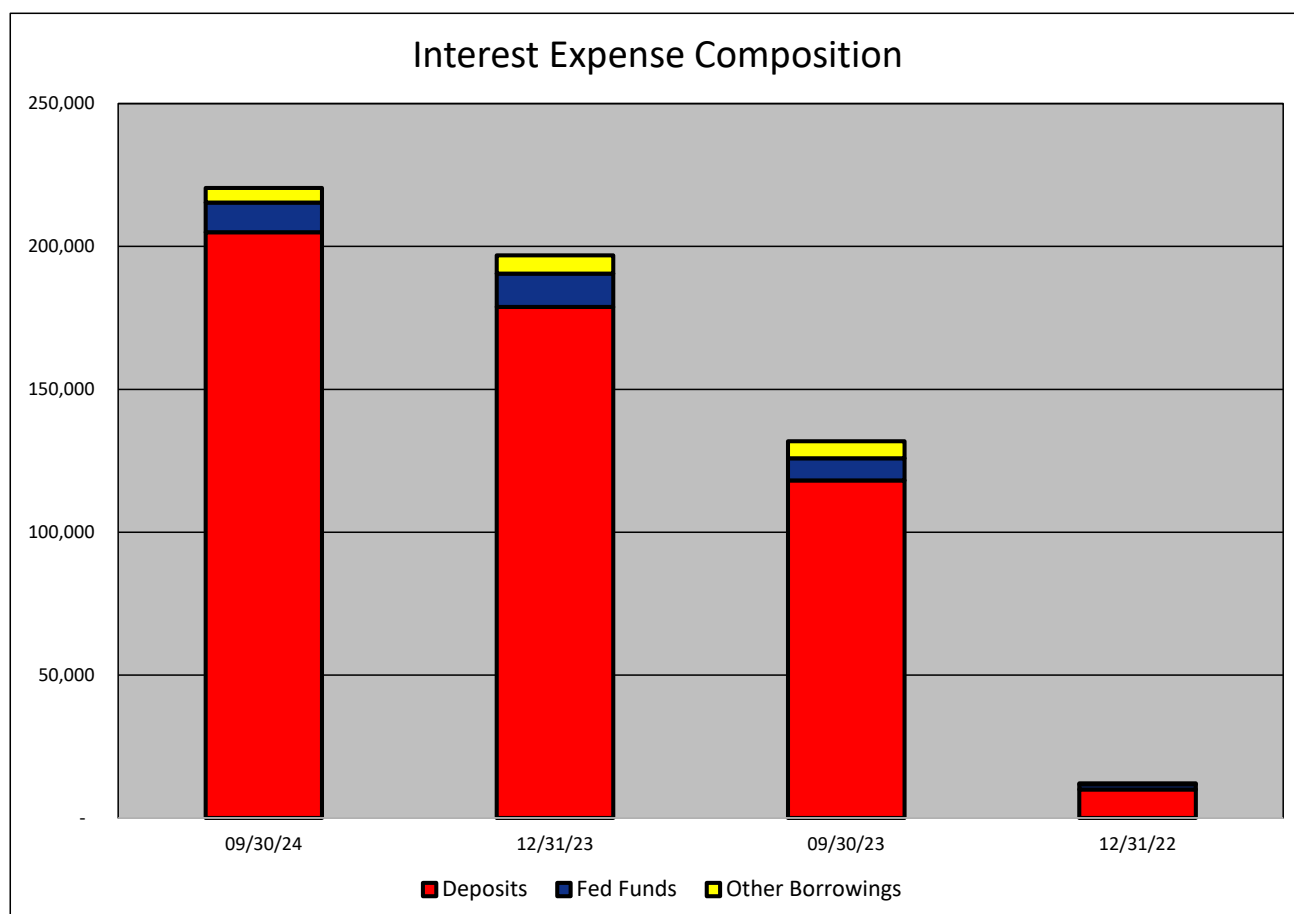


INTEREST EXPENSE COMPOSITION- Seacoast National Bank
(Dollars in Thousands)

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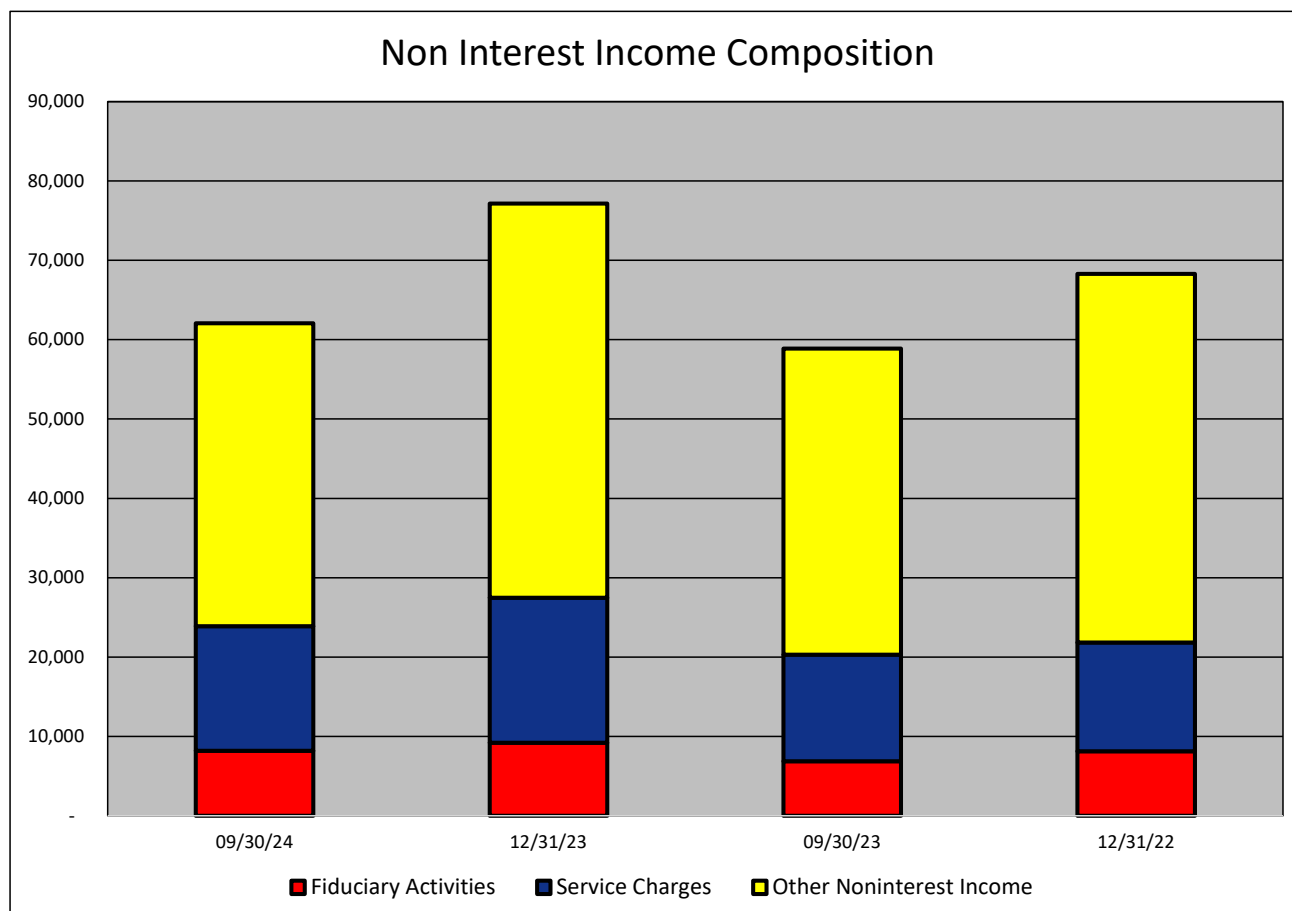
INTEREST EXPENSE CATEGORY

Deposits	204,939	178,789	118,100	9,960	86,839	73.53
Fed Funds	10,443	11,698	7,777	1,820	2,666	34.28
Other Borrowings	5,101	6,379	5,937	330	(836)	(14.08)
Total Int Expense	220,483	196,866	131,814	12,110	88,669	67.27



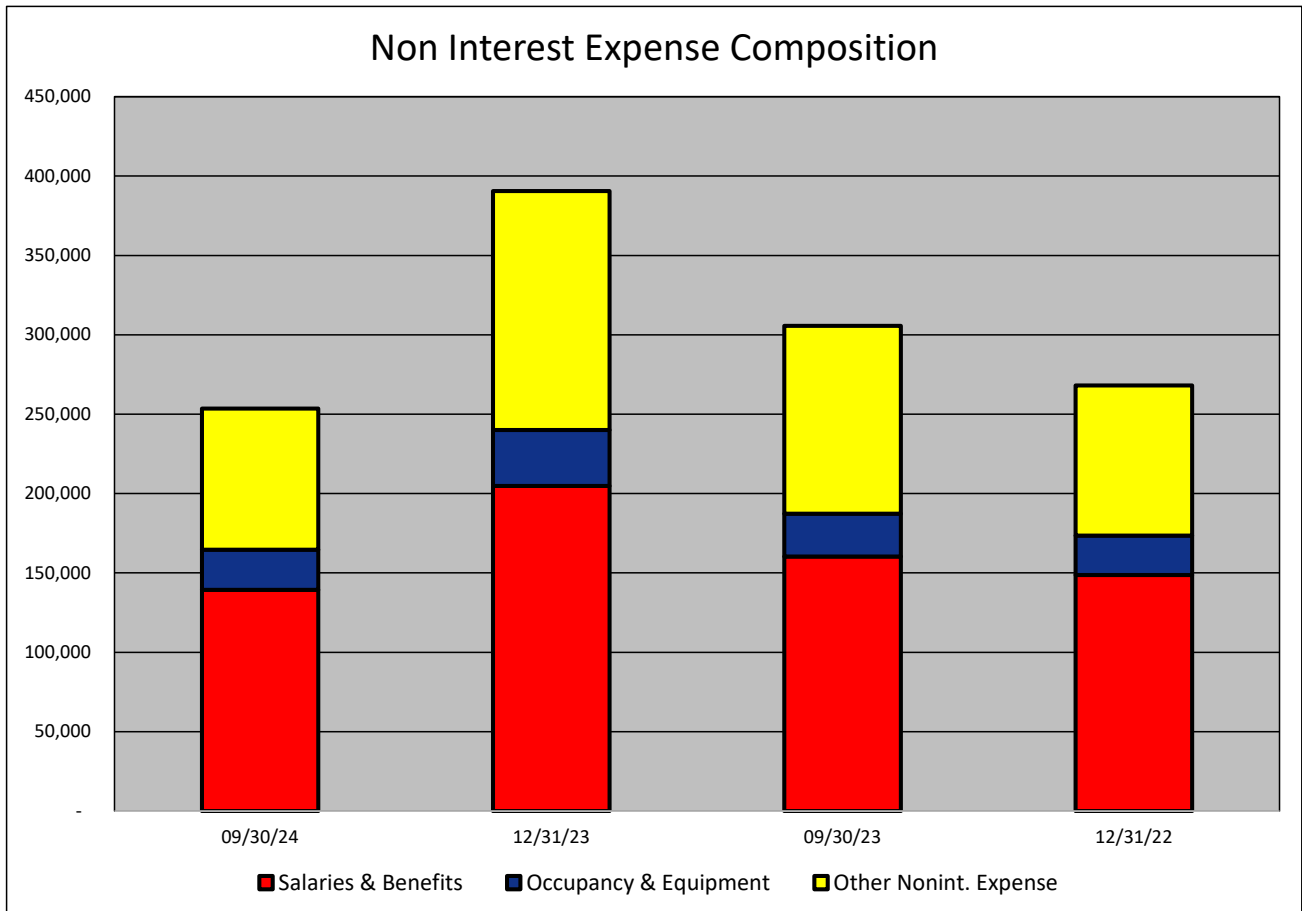
NONINTEREST INCOME COMPOSITION- Seacoast National Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	8,189	9,210	6,867	8,114	1,322	19.25
Service Charges	15,714	18,278	13,450	13,708	2,264	16.83
Other Noninterest Income	38,165	49,657	38,561	46,472	(396)	(1.03)
Total Nonint. Income	62,068	77,145	58,878	68,294	3,190	5.42



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

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	139,347	204,795	160,333	148,647	(20986)	(13.09)
Occupancy & Equipment	25,211	35,212	26,923	24,907	(1712)	(6.36)
Other Nonint. Expense	88,998	150,558	118,410	94,556	(29412)	(24.84)
Total Nonint. Expense	253,556	390,565	305,666	268,110	(52110)	(17.05)



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

Select Peer Average	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
Anchor Bank	303,392	260,672	16.39
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)

Select Peer Average	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	21.50	31.61	32.62	31.61
Natbank, National Association	18.68	18.84	36.31	37.56	36.31
Desjardins Bank, National Association	17.43	17.78	0.00	0.00	0.00
American National Bank	12.98	14.25	17.70	18.46	17.70
Locality Bank	11.80	13.18	0.00	0.00	0.00
Anchor Bank	10.12	11.34	0.00	0.00	0.00
Seacoast National Bank	14.45	10.61	14.05	15.27	14.05
Bank Of Belle Glade	8.10	10.46	0.00	0.00	0.00
Optimumbank	9.76	10.38	0.00	0.00	0.00
Cypress Bank & Trust	10.38	10.18	0.00	0.00	0.00
Paradise Bank	6.34	9.25	11.67	12.60	11.67
Community Bank Of The South	7.44	9.21	22.40	23.41	22.40
Marine Bank & Trust Company	6.98	9.00	14.01	15.26	14.01

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

Select Peer Average	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	2.98	41.05
Desjardins Bank, National Association	336,497	2.01	11.91
Optimumbank	914,676	1.50	16.64
Bank Of Belle Glade	129,344	1.05	13.35
American National Bank	453,737	0.98	8.24
Community Bank Of The South	248,589	0.84	11.85
Seacoast National Bank	15,053,471	0.79	5.56
Anchor Bank	351,995	0.62	6.23
Marine Bank & Trust Company	671,998	0.47	7.52
Cypress Bank & Trust	168,501	0.23	2.21
Natbank, National Association	219,096	0.11	0.53
Evermore Bank	145,430	(0.14)	(0.68)
Locality Bank	207,214	(1.51)	(10.02)

Select Peer Average	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	46.55	13.69
Desjardins Bank, National Association	0.83	1.90	53.49	7.76
Paradise Bank	1.14	2.49	53.79	9.97
American National Bank	0.21	1.61	57.68	13.30
Community Bank Of The South	0.17	1.56	60.24	13.44
Bank Of Belle Glade	0.25	1.97	61.10	8.67
Seacoast National Bank	0.55	1.70	66.40	10.32
Anchor Bank	0.34	2.26	72.80	9.35
Marine Bank & Trust Company	0.30	1.74	73.25	9.45
Evermore Bank	0.18	3.53	93.79	6.87
Cypress Bank & Trust	5.91	2.31	94.31	3.07
Natbank, National Association	0.39	3.93	96.75	5.16
Locality Bank	0.39	3.92	109.17	7.31

Select Peer Average	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	0.00	0.00
Evermore Bank	0.99	0.00	0.00	0.00
Cypress Bank & Trust	1.28	0.00	0.00	0.00
Natbank, National Association	0.71	0.00	0.00	0.00
Paradise Bank	0.98	0.00	0.00	0.00
Marine Bank & Trust Company	1.52	0.03	0.02	0.23
American National Bank	0.81	0.15	0.11	0.84
Desjardins Bank, National Association	1.03	0.16	0.13	0.70
Bank Of Belle Glade	0.65	0.46	0.20	2.41
Optimumbank	1.07	0.28	0.23	2.17
Anchor Bank	0.56	0.55	0.40	3.82
Locality Bank	1.57	0.73	0.57	4.35
Seacoast National Bank	1.37	0.84	0.61	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	1.74	9.24	12.85	16.31	0.00
Optimumbank	1.63	1.28	11.13	0.36	2.59
Locality Bank	1.60	15.69	0.00	0.00	4.89
Bank Of Belle Glade	1.44	24.85	0.00	6.80	21.57
Marine Bank & Trust Company	1.43	2.36	0.00	0.31	24.05
Seacoast National Bank	1.21	2.69	0.34	4.26	14.25
American National Bank	1.09	3.24	2.84	0.00	14.39
Paradise Bank	0.69	18.69	0.00	0.00	10.05
Anchor Bank	0.68	14.99	0.00	3.06	3.02
Community Bank Of The South	0.65	36.10	0.00	0.00	33.39
Evermore Bank	0.62	32.06	0.00	0.00	3.61
Natbank, National Association	0.56	14.36	0.19	0.00	1.83
Desjardins Bank, National Association	0.54	13.50	0.00	6.68	0.00

Select Peer Average	1.07	14.54	2.10	2.91	10.28
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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	81.41	0.40	0.00	0.00
Natbank, National Association	80.24	1.36	0.00	0.00
Desjardins Bank, National Association	77.57	0.42	0.00	0.00
Locality Bank	76.13	0.86	0.00	0.02
American National Bank	73.37	0.08	0.00	0.00
Anchor Bank	73.32	2.82	0.00	0.00
Marine Bank & Trust Company	67.69	1.18	0.00	0.00
Seacoast National Bank	66.39	0.99	0.04	5.35
Paradise Bank	63.78	3.89	0.00	0.32
Evermore Bank	61.43	1.14	0.00	0.00
Cypress Bank & Trust	52.00	3.33	0.00	0.08
Bank Of Belle Glade	44.00	0.45	0.00	0.00
Community Bank Of The South	26.38	0.93	0.00	0.00

Select Peer Average	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	75.75	17.10	92.85	0.00	7.15
Natbank, National Association	59.05	39.36	98.41	0.00	1.59
Bank Of Belle Glade	44.31	55.69	100.00	0.00	0.00
Paradise Bank	38.49	59.78	98.27	0.00	1.73
American National Bank	32.24	67.76	100.00	0.00	0.00
Anchor Bank	30.10	54.07	84.18	0.00	15.82
Marine Bank & Trust Company	27.07	66.64	93.72	0.00	6.28
Seacoast National Bank	26.94	68.74	95.69	2.40	1.91
Cypress Bank & Trust	26.60	71.76	98.36	1.64	0.00
Optimumbank	23.99	71.29	95.28	0.00	4.72
Community Bank Of The South	23.95	76.05	100.00	0.00	0.00
Locality Bank	14.09	85.91	100.00	0.00	0.00
Evermore Bank	9.32	90.68	100.00	0.00	0.00

Select Peer Average	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	6.02	92.95
Desjardins Bank, National Association	5.10	3.51	4.37	97.84
Natbank, National Association	5.22	3.77	4.15	98.22
Evermore Bank	7.05	4.52	3.88	97.29
Optimumbank	6.57	4.07	3.80	97.66
Locality Bank	6.76	4.44	3.62	98.22
Anchor Bank	6.05	3.87	3.39	95.13
Bank Of Belle Glade	4.42	2.35	3.33	101.37
Seacoast National Bank	5.34	3.24	3.16	89.52
Cypress Bank & Trust	5.45	3.53	3.05	92.05
American National Bank	5.21	3.56	3.02	97.48
Community Bank Of The South	4.72	2.45	2.85	94.40
Marine Bank & Trust Company	4.65	3.10	2.50	96.88

Select Peer Average	5.73	3.52	3.27	96.08
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