

Anchor Bank

Palm Beach Gardens, FL

Established
3/22/2005

Florida Bank and Thrift Performance Report

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FLORIDA BANKING TEAM

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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 year ended December 31, 2024

Institution name	Total Assets (\$'000's)
Seacoast National Bank	15,167,038
Optimumbank	932,739
Marine Bank & Trust Company	645,900
Anchor Bank	451,731
American National Bank	422,572
Paradise Bank	412,953
Desjardins Bank, National Association	353,967
Locality Bank	281,204
Community Bank Of The South	265,586
Natbank, National Association	233,784
Evermore Bank	196,112
Cypress Bank & Trust	166,010
Bank Of Belle Glade	142,540

Institution name	Return on Avg Assets (%)
Paradise Bank	3.03
Desjardins Bank, National Association	1.93
Optimumbank	1.51
Bank Of Belle Glade	1.05
American National Bank	0.94
Community Bank Of The South	0.86
Seacoast National Bank	0.82
Anchor Bank	0.66
Marine Bank & Trust Company	0.49
Cypress Bank & Trust	0.28
Natbank, National Association	0.12
Evermore Bank	0.00
Locality Bank	(0.09)

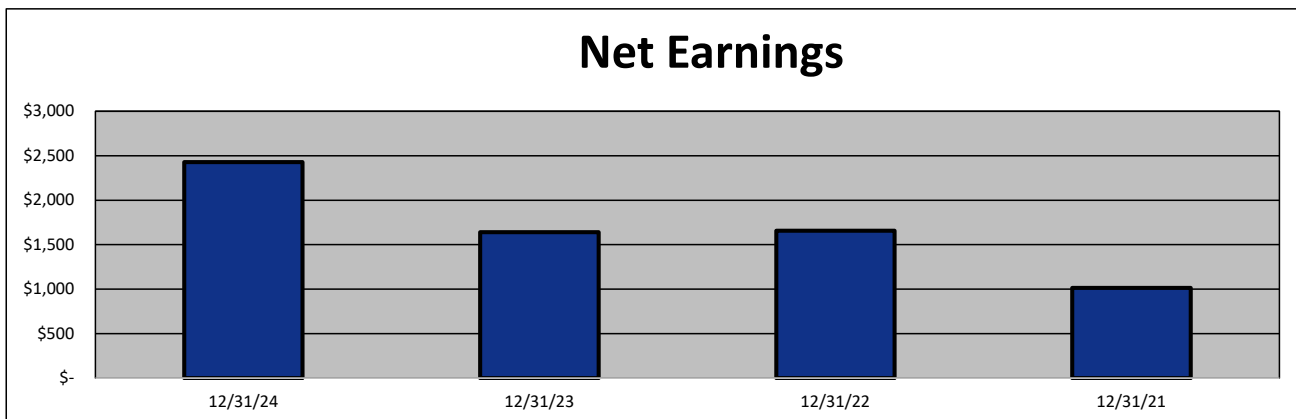
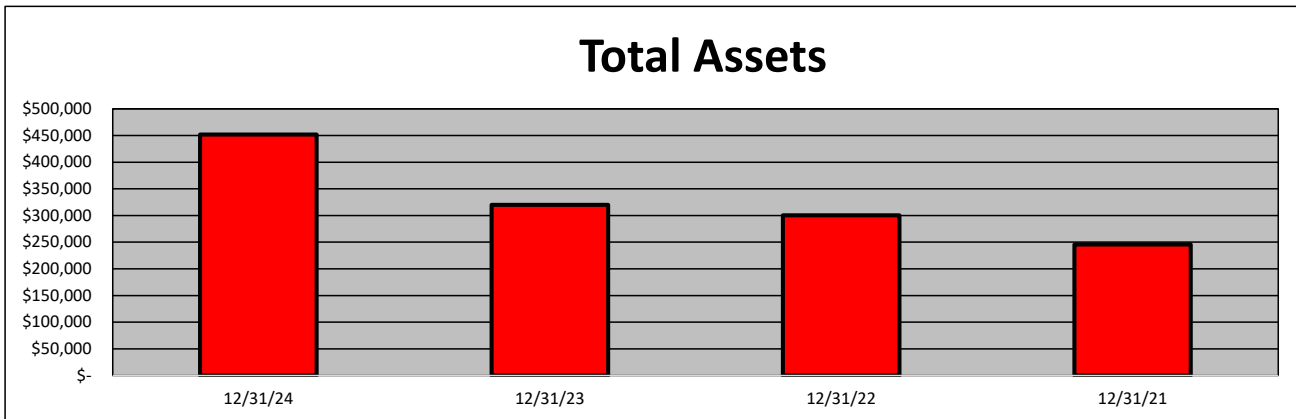
**EXECUTIVE SUMMARY - Anchor Bank
(Percentage)**

Period Ending	12/31/24	12/31/23	12/31/22	12/31/21	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	9.39	8.40	7.83	8.89	10.71	11.79
Leverage Ratio	10.22	8.50	9.28	9.85	11.67	12.47
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	15.53	11.06
Risk Based Ratio	0.00	0.00	0.00	0.00	16.34	11.61
Common Equity Tier 1 Capital Ratio	NA	0.00	0.00	0.00	15.48	11.06
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	102.39	116.29	106.87	80.36	74.93	81.57
Loans/Assets	77.67	82.39	72.54	63.60	63.48	67.93
Securities/Assets	5.52	4.10	5.06	6.99	19.42	12.72
PROFITABILITY:						
Return on Avg Assets	0.66	0.54	0.67	0.54	(0.10)	0.89
Return on Avg Equity	6.67	6.48	7.35	5.94	9.28	9.76
Nonint Income/Avg Assets	0.35	0.32	0.59	1.06	0.79	0.87
Net Overhead Ratio	2.13	2.59	2.58	3.05	2.99	2.28
Efficiency Ratio	69.54	78.23	74.93	90.51	70.68	71.32
Assets (per million) per Employee	9.41	7.11	7.15	7.02	10.47	9.01
ASSET QUALITY:						
Allowance/Loans	0.58	0.55	0.60	0.62	1.25	1.06
Nonperforming Loans/Total Loans	0.29	0.29	0.46	0.73	0.52	0.24
Nonperforming Assets/Total Assets	0.22	0.24	0.34	0.48	0.36	0.18
Adjusted Texas Ratio	2.26	2.69	4.07	5.14	3.66	1.63
YIELDS & COSTS:						
Yield on earning assets	6.02	5.68	4.41	4.21	5.44	5.73
Cost of funds	3.89	3.11	0.74	0.51	3.04	3.50
Net interest margin	3.38	3.60	3.93	3.86	2.91	3.31
Avg Earning Assets/Avg Assets	95.37	94.34	92.55	90.19	95.35	96.08

SELECTED FINANCIAL DATA - Anchor Bank
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	451,731	319,832	300,187	245,784	131,899	41.24
Cash and Equivalents	57,352	24,083	48,284	56,694	33,269	138.14
Securities	24,928	13,129	15,203	17,188	11,799	89.87
Loans, net	350,873	263,502	217,767	156,327	87,371	33.16
Deposit Accounts	342,694	226,586	203,768	194,538	116,108	51.24
Fed Funds & Repos	-	-	16,000	-	-	NA
Total Equity	42,399	26,879	23,496	21,861	15,520	57.74

Period Ending	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	2,428	1,640	1,656	1,014	788	48.05
Interest Income	21,199	16,220	10,014	7,095	4,979	30.70
Interest Expense	9,297	5,931	1,084	597	3,366	56.75
Net Interest Income	11,902	10,289	8,930	6,498	1,613	15.68
Prov for Credit Losses	765	266	408	-	499	187.59
Noninterest income	1,296	971	1,449	1,984	325	33.47
Gain on Sale of Securities	-	-	-	18	-	NA
Noninterest Expense	9,178	8,809	7,777	7,677	369	4.19
Net Operating Income	3,255	2,185	2,194	805	1,070	48.97
Income Taxes	827	545	538	(191)	282	51.74

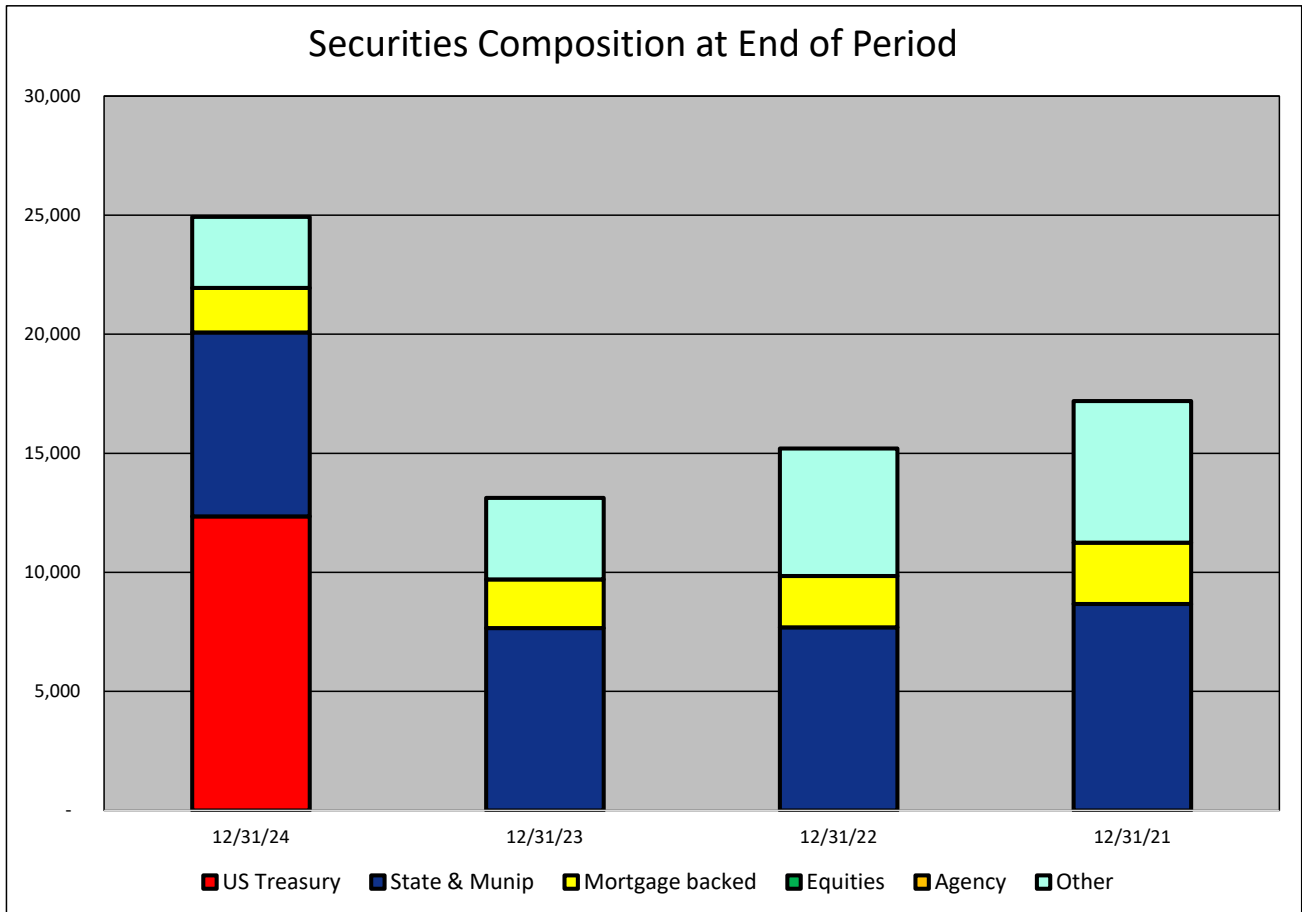


SECURITIES COMPOSITION - Anchor Bank
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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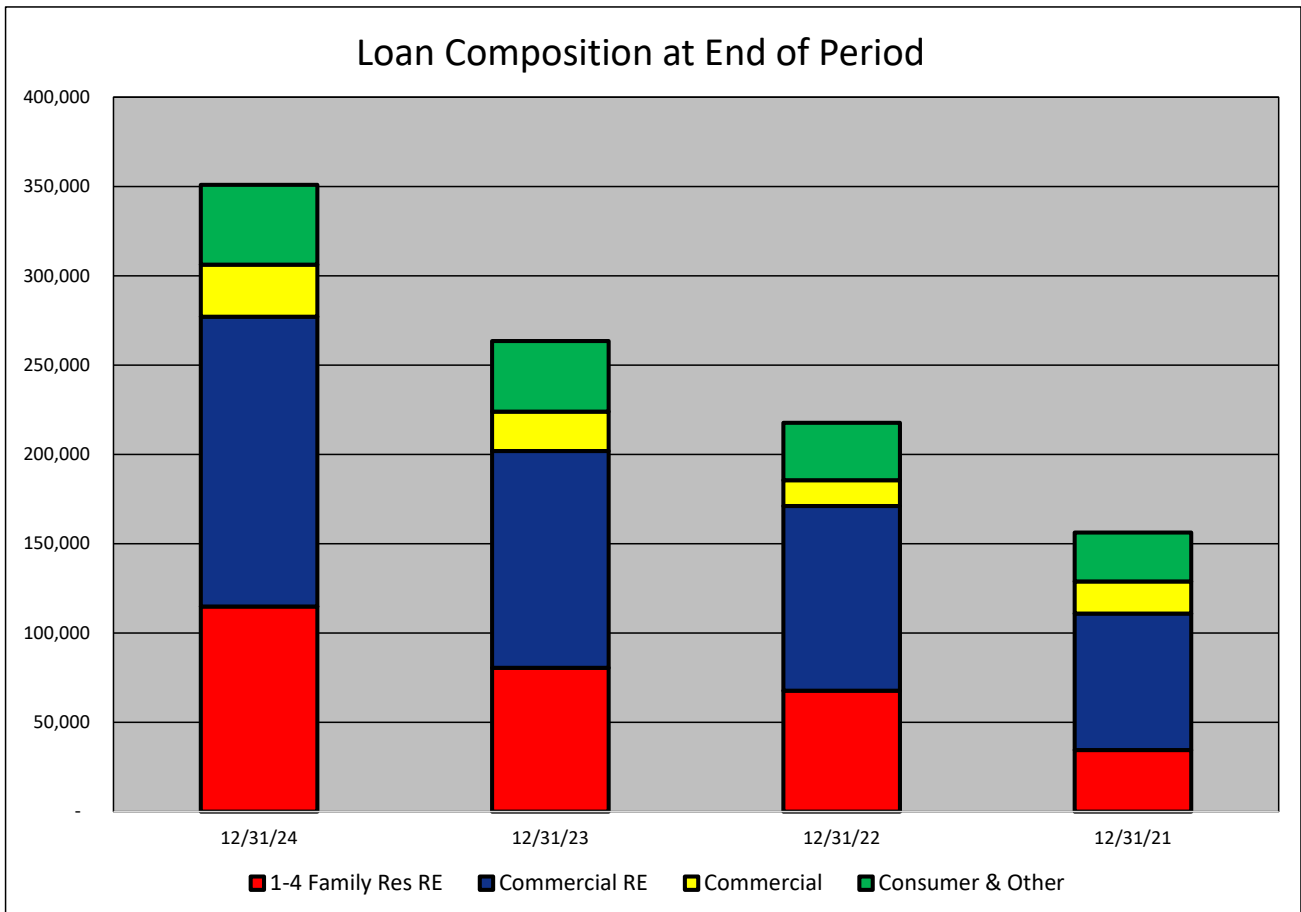
SECURITIES CATEGORY:

US Treasury	12,349	-	-	-	12,349	NA
State & Munip	7,721	7,664	7,691	8,675	57	0.74
Mortgage backed	1,878	2,035	2,155	2,571	(157)	(7.71)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	2,980	3,430	5,357	5,942	(450)	(13.12)
Total Securities	24,928	13,129	15,203	17,188	11,799	89.87



LOAN PORTFOLIO COMPOSITION - Anchor Bank
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	114,904	80,505	67,746	34,507	34,399	42.73
Commercial RE	162,210	121,380	103,375	76,366	40,830	33.64
Commercial	29,100	22,099	14,416	17,952	7,001	31.68
Consumer & Other	44,659	39,518	32,230	27,502	5,141	13.01
Loans, Net	350,873	263,502	217,767	156,327	87,371	33.16



LOAN PORTFOLIO QUALITY - Anchor Bank
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	1,440	1,306	974	970	134	10.26
Total Recoveries	78	65	152	12	13	20.00
Total Charge-offs	240	391	228	8	(151)	(38.62)
Provision Expense	765	266	408	-	499	187.59
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	194	-	-	(194)	(100.00)
Ending Balance	<u>2,043</u>	<u>1,440</u>	<u>1,306</u>	<u>974</u>	<u>603</u>	<u>41.88</u>

NON-PERFORMING ASSETS:

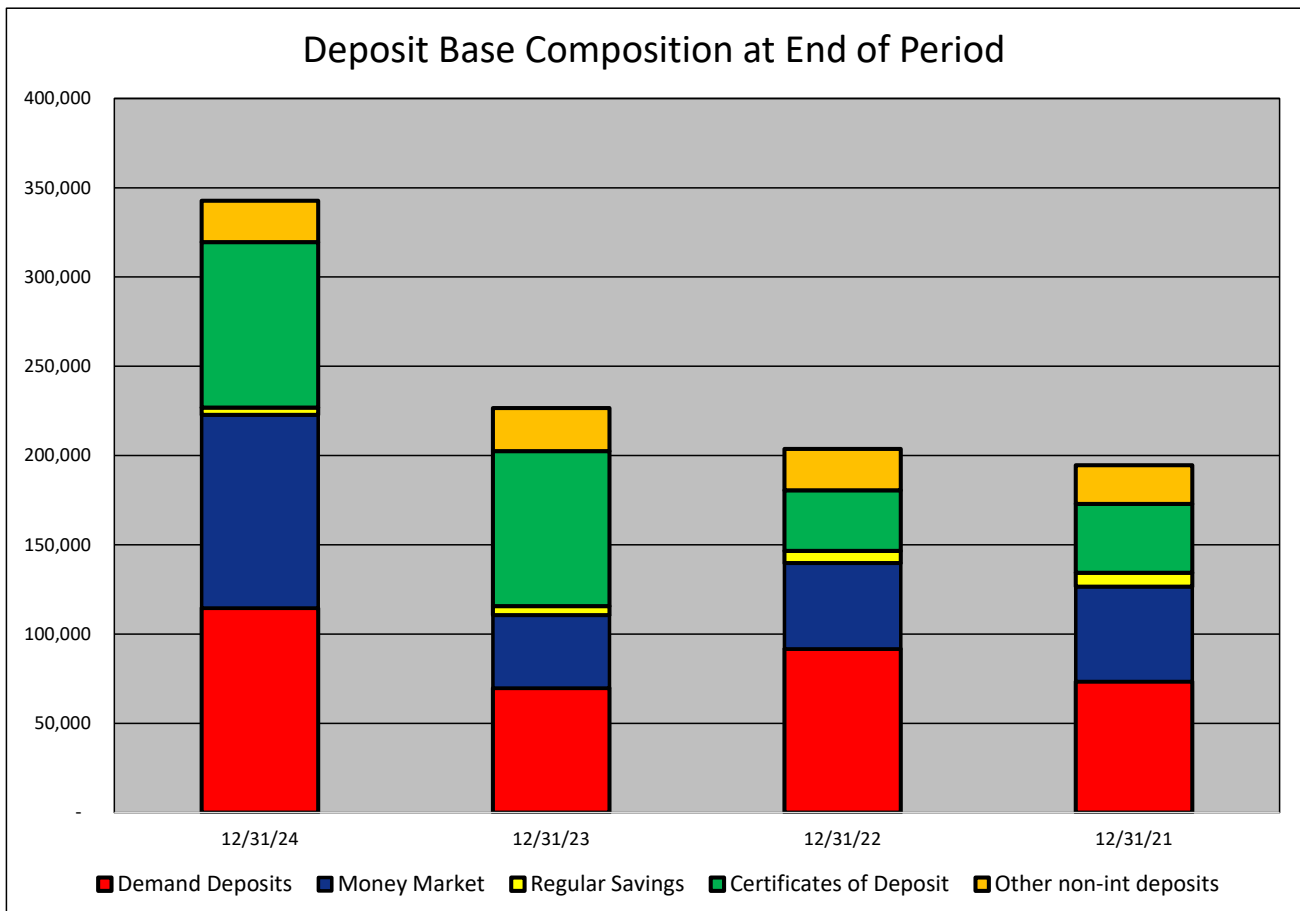
Total-90+ Days Past Due	-	7	49	-	(7)	(100.00)
Total-Nonaccrual	1,003	756	960	1,148	247	32.67
Foreclosed Real Estate	-	-	-	26	-	NA
Total Non-perf Assets	<u>1,003</u>	<u>763</u>	<u>1,009</u>	<u>1,174</u>	<u>240</u>	<u>31.45</u>

DEPOSIT BASE COMPOSITION - Anchor Bank
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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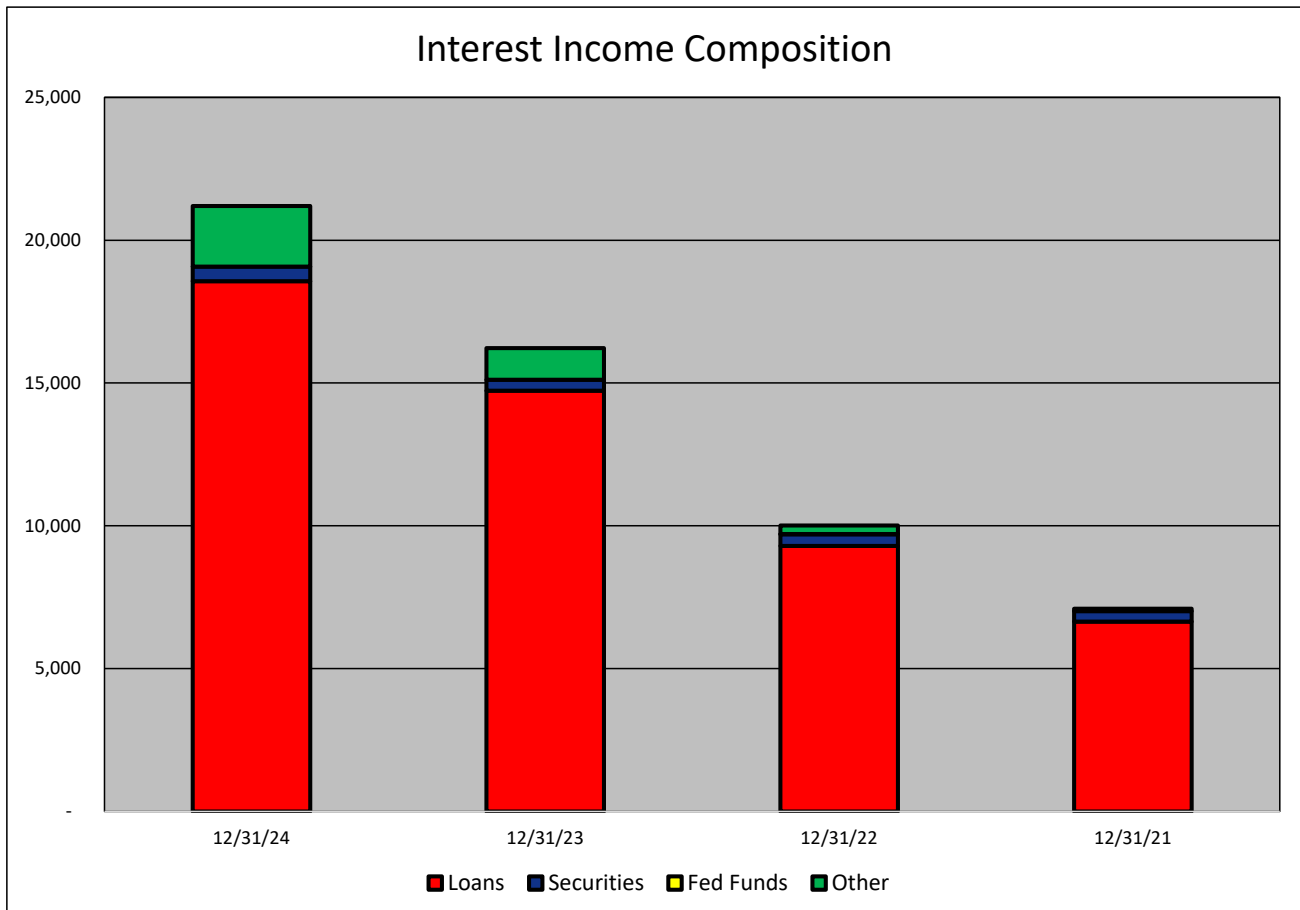
DEPOSIT BASE CATEGORY:

Demand Deposits	114,541	69,704	91,669	73,481	44,837	64.32
Money Market	108,177	40,874	48,064	53,122	67,303	164.66
Regular Savings	4,155	5,144	6,806	7,739	(989)	(19.23)
Certificates of Deposit	92,663	86,817	33,940	38,627	5,846	6.73
Other non-int deposits	23,158	24,047	23,289	21,569	(889)	(3.70)
Total Deposits	342,694	226,586	203,768	194,538	116,108	51.24



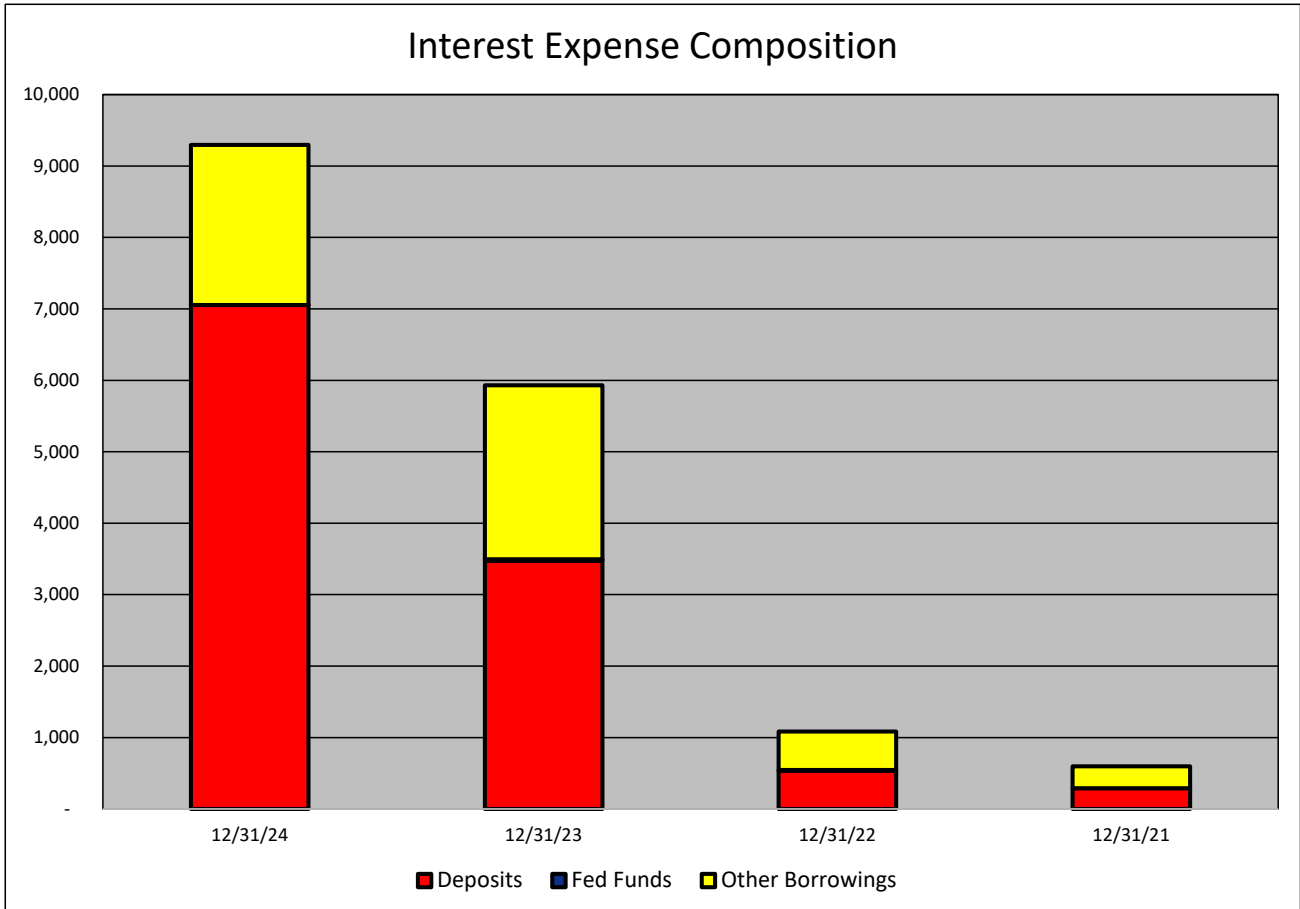
INTEREST INCOME COMPOSITION- Anchor Bank
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	18,564	14,728	9,301	6,648	3,836	26.05
Securities	510	387	403	362	123	31.78
Fed Funds	-	-	11	-	-	NA
Other	2,125	1,105	299	85	1,020	92.31
Total Int Income	21,199	16,220	10,014	7,095	4,979	30.70



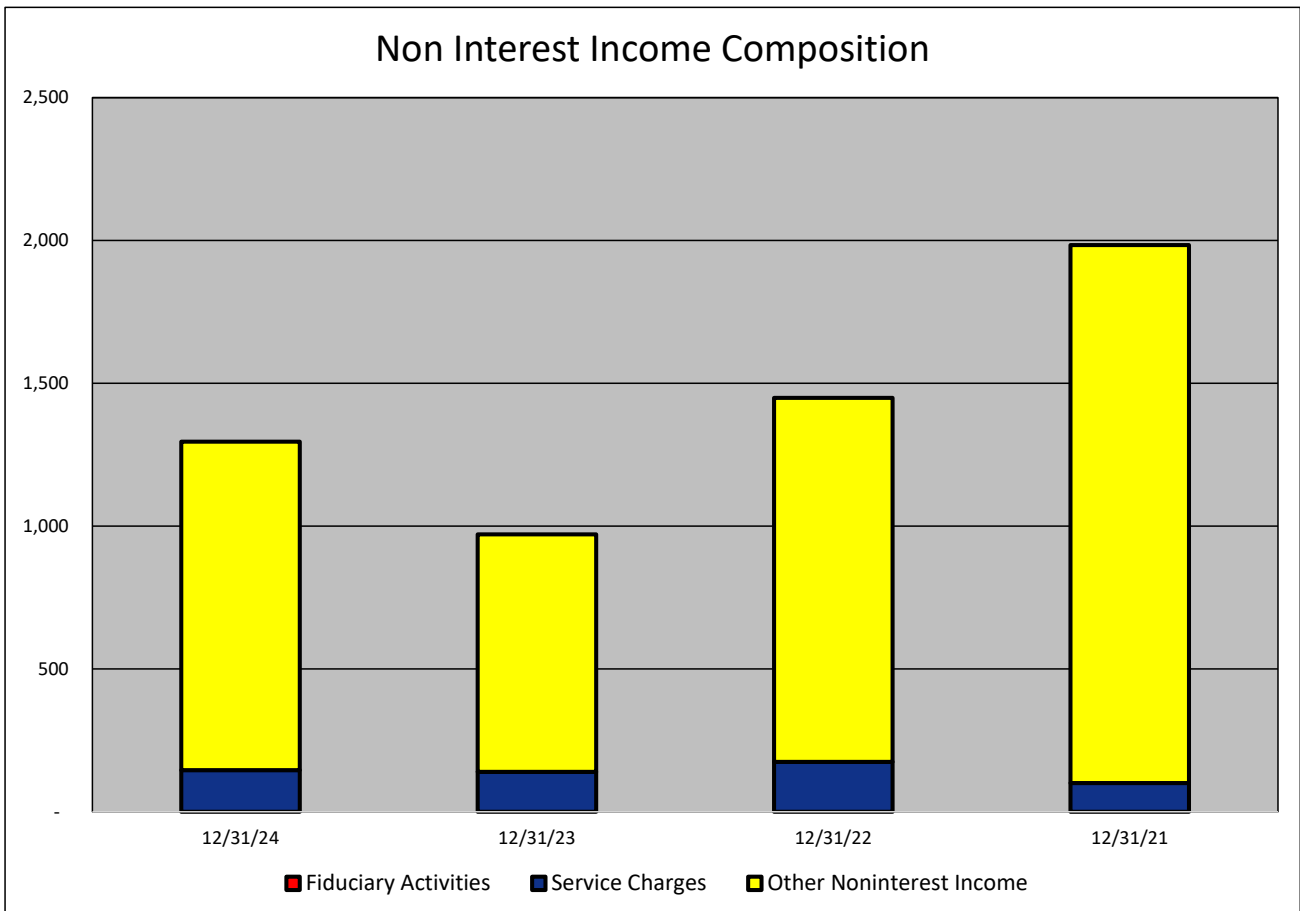
INTEREST EXPENSE COMPOSITION- Anchor Bank
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	7,053	3,474	536	291	3,579	103.02
Fed Funds	1	22	9	-	(21)	(95.45)
Other Borrowings	2,243	2,435	539	306	(192)	(7.89)
Total Int Expense	9,297	5,931	1,084	597	3,366	56.75



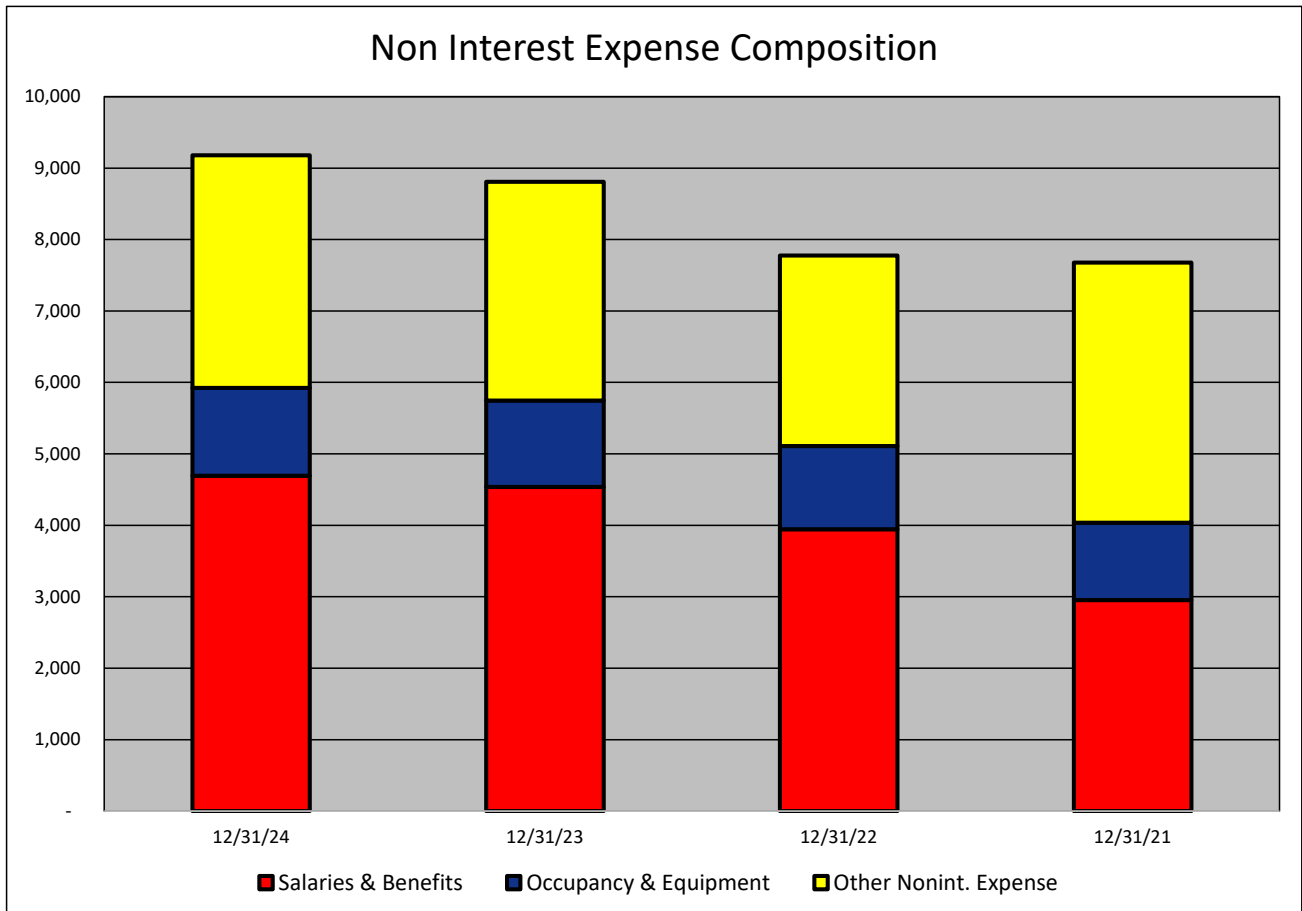
NONINTEREST INCOME COMPOSITION- Anchor Bank
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	146	140	175	101	6	4.29
Other Noninterest Income	1,150	831	1,274	1,883	319	38.39
Total Nonint. Income	1,296	971	1,449	1,984	325	33.47



NONINTEREST EXPENSE COMPOSITION- Anchor Bank
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	4,695	4,538	3,945	2,954	157	3.46
Occupancy & Equipment	1,229	1,209	1,164	1,082	20	1.65
Other Nonint. Expense	3,254	3,062	2,668	3,641	192	6.27
Total Nonint. Expense	9,178	8,809	7,777	7,677	369	4.19



PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Evermore Bank	196,112	99,105	97.88
Locality Bank	281,204	192,120	46.37
Anchor Bank	451,731	319,832	41.24
Paradise Bank	412,953	327,341	26.15
Optimumbank	932,739	791,052	17.91
Cypress Bank & Trust	166,010	146,276	13.49
Natbank, National Association	233,784	213,923	9.28
Bank Of Belle Glade	142,540	132,308	7.73
Community Bank Of The South	265,586	249,597	6.41
Seacoast National Bank	15,167,038	14,571,868	4.08
Desjardins Bank, National Association	353,967	343,735	2.98
Marine Bank & Trust Company	645,900	654,321	(1.29)
American National Bank	422,572	452,199	(6.55)

Select Peer Average	1,513,241	1,422,591	20.44
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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	139,574	75,115	85.81
Locality Bank	208,742	130,699	59.71
Anchor Bank	350,873	263,502	33.16
Cypress Bank & Trust	99,996	76,621	30.51
Paradise Bank	295,052	236,258	24.89
Optimumbank	803,644	678,776	18.40
Bank Of Belle Glade	63,063	56,091	12.43
Natbank, National Association	192,983	176,072	9.60
Seacoast National Bank	10,317,227	10,067,331	2.48
Community Bank Of The South	73,519	71,758	2.45
Desjardins Bank, National Association	270,197	264,058	2.32
Marine Bank & Trust Company	448,765	453,520	(1.05)
American National Bank	312,410	329,198	(5.10)

Select Peer Average	1,044,311	990,692	21.20
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

CAPITAL RATIOS
For the year ended December 31, 2024

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Evermore Bank	19.48	20.39	26.69	27.66	26.69
Natbank, National Association	18.96	18.95	36.97	38.22	36.97
Desjardins Bank, National Association	17.20	17.91	0.00	0.00	0.00
American National Bank	12.89	14.66	17.94	18.56	17.94
Locality Bank	11.39	11.66	0.00	0.00	0.00
Optimumbank	10.88	10.91	0.00	0.00	0.00
Seacoast National Bank	14.38	10.66	14.13	15.30	14.13
Anchor Bank	9.39	10.22	0.00	0.00	0.00
Cypress Bank & Trust	10.86	10.20	0.00	0.00	0.00
Bank Of Belle Glade	7.48	9.65	0.00	0.00	0.00
Marine Bank & Trust Company	6.56	9.13	14.07	15.32	14.07
Community Bank Of The South	6.87	9.08	21.86	22.82	21.86
Paradise Bank	6.96	8.69	12.16	13.11	12.16

Select Peer Average	11.79	12.47	11.06	11.61	11.06
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET RATIOS
For the year ended December 31, 2024

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Natbank, National Association	104.39	82.55	1.74
Optimumbank	103.78	86.16	2.81
Anchor Bank	102.39	77.67	5.52
Desjardins Bank, National Association	97.67	76.33	6.30
Evermore Bank	89.82	71.17	4.01
American National Bank	86.72	73.93	13.73
Locality Bank	85.91	74.23	4.11
Seacoast National Bank	84.24	68.02	18.96
Marine Bank & Trust Company	78.87	69.48	22.82
Paradise Bank	77.34	71.45	10.64
Cypress Bank & Trust	71.16	60.23	16.77
Bank Of Belle Glade	47.95	44.24	26.09
Community Bank Of The South	30.11	27.68	31.83

Select Peer Average	81.57	67.93	12.72
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

PROFITABILITY RATIOS
For the year ended December 31, 2024

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Paradise Bank	396,427	3.03	43.02
Desjardins Bank, National Association	337,348	1.93	11.28
Optimumbank	931,488	1.51	16.23
Bank Of Belle Glade	132,875	1.05	13.55
American National Bank	447,338	0.94	7.77
Community Bank Of The South	253,188	0.86	12.24
Seacoast National Bank	15,134,426	0.82	5.78
Anchor Bank	369,276	0.66	6.67
Marine Bank & Trust Company	668,411	0.49	7.77
Cypress Bank & Trust	168,456	0.28	2.64
Natbank, National Association	223,321	0.12	0.61
Evermore Bank	155,991	0.00	0.01
Locality Bank	220,542	(0.09)	(0.64)

Select Peer Average	1,495,314	0.89	9.76
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

PROFITABILITY RATIOS
For the year ended December 31, 2024

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Optimumbank	0.50	1.46	46.30	12.78
Paradise Bank	1.29	2.23	52.99	8.98
Desjardins Bank, National Association	0.86	2.01	55.09	7.22
American National Bank	0.22	1.65	59.77	12.81
Community Bank Of The South	0.17	1.57	59.78	14.75
Bank Of Belle Glade	0.23	1.99	60.59	8.91
Seacoast National Bank	0.57	1.66	64.53	10.25
Anchor Bank	0.35	2.13	69.54	9.41
Marine Bank & Trust Company	0.30	1.75	72.88	9.10
Evermore Bank	0.16	3.29	89.92	7.26
Cypress Bank & Trust	6.01	2.25	93.37	2.86
Natbank, National Association	0.31	3.92	96.15	5.20
Locality Bank	0.37	3.77	106.23	7.60

Select Peer Average	0.87	2.28	71.32	9.01
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

ASSET QUALITY RATIOS
For the year ended December 31, 2024

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
American National Bank	0.67	0.00	0.00	0.00
Bank Of Belle Glade	0.71	0.00	0.00	0.00
Community Bank Of The South	1.30	0.00	0.00	0.00
Cypress Bank & Trust	1.27	0.00	0.00	0.00
Evermore Bank	0.98	0.00	0.00	0.00
Marine Bank & Trust Company	1.54	0.00	0.00	0.00
Desjardins Bank, National Association	1.02	0.03	0.02	0.14
Natbank, National Association	0.71	0.22	0.18	0.94
Anchor Bank	0.58	0.29	0.22	2.26
Paradise Bank	1.00	0.30	0.22	2.82
Locality Bank	1.53	0.54	0.40	3.20
Optimumbank	1.08	0.77	0.66	5.63
Seacoast National Bank	1.34	0.92	0.67	6.22

Select Peer Average	1.06	0.24	0.18	1.63
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the year ended December 31, 2024

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Optimumbank	1.50	2.09	6.56	0.37	2.44
Cypress Bank & Trust	1.32	8.56	6.21	16.47	0.00
Seacoast National Bank	1.13	1.55	0.48	4.19	14.68
Natbank, National Association	0.91	12.78	0.11	0.00	1.74
Bank Of Belle Glade	0.88	27.62	0.00	6.39	19.70
American National Bank	0.65	1.67	5.09	0.00	13.73
Evermore Bank	0.64	23.35	0.00	0.00	4.01
Locality Bank	0.64	19.87	0.00	0.00	4.11
Community Bank Of The South	0.62	36.39	0.00	0.00	31.83
Anchor Bank	0.59	12.11	0.00	2.78	2.73
Marine Bank & Trust Company	0.50	3.80	0.00	0.31	22.51
Desjardins Bank, National Association	0.49	16.14	0.00	6.30	0.00
Paradise Bank	0.40	9.70	0.00	0.00	10.64

Select Peer Average	0.79	13.51	1.42	2.83	9.86
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the year ended December 31, 2024

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Optimumbank	85.23	0.51	0.00	0.00
Natbank, National Association	81.96	1.38	0.00	0.00
Anchor Bank	77.22	2.54	0.00	0.00
Desjardins Bank, National Association	75.55	0.35	0.00	0.00
American National Bank	73.43	0.07	0.00	0.00
Locality Bank	73.10	0.76	0.00	0.02
Paradise Bank	70.73	5.10	0.00	0.36
Evermore Bank	69.80	1.04	0.00	0.00
Marine Bank & Trust Company	68.41	1.44	0.00	0.00
Seacoast National Bank	67.00	0.97	0.04	5.31
Cypress Bank & Trust	59.47	3.35	0.00	0.08
Bank Of Belle Glade	43.93	0.46	0.00	0.00
Community Bank Of The South	27.32	0.94	0.00	0.00

Select Peer Average	67.17	1.45	0.00	0.44
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the year ended December 31, 2024

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Desjardins Bank, National Association	78.08	16.77	94.86	0.00	5.14
Natbank, National Association	61.26	38.74	100.00	0.00	0.00
Bank Of Belle Glade	43.01	56.99	100.00	0.00	0.00
Paradise Bank	30.95	69.05	100.00	0.00	0.00
American National Bank	30.93	69.07	100.00	0.00	0.00
Marine Bank & Trust Company	27.68	67.30	94.98	0.01	5.01
Seacoast National Bank	26.19	69.34	95.53	2.56	1.91
Cypress Bank & Trust	26.04	72.24	98.28	1.72	0.00
Optimumbank	25.97	67.96	93.94	0.00	6.06
Anchor Bank	25.84	58.42	84.26	0.00	15.74
Community Bank Of The South	22.91	77.09	100.00	0.00	0.00
Locality Bank	13.25	84.74	97.98	0.00	2.02
Evermore Bank	7.26	92.74	100.00	0.00	0.00

Select Peer Average	32.26	64.65	96.91	0.33	2.76
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the year ended December 31, 2024

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Paradise Bank	7.81	3.35	5.77	92.82
Desjardins Bank, National Association	5.14	3.41	4.45	97.74
Natbank, National Association	5.28	3.86	4.16	98.37
Optimumbank	6.55	4.03	3.81	97.70
Evermore Bank	6.96	4.52	3.76	97.65
Locality Bank	6.74	4.38	3.57	98.73
Bank Of Belle Glade	4.49	2.16	3.43	100.12
Anchor Bank	6.02	3.89	3.38	95.37
Seacoast National Bank	5.35	3.16	3.22	89.60
Cypress Bank & Trust	5.52	3.55	3.08	92.03
American National Bank	5.20	3.60	2.99	97.36
Community Bank Of The South	4.72	2.47	2.87	94.85
Marine Bank & Trust Company	4.66	3.08	2.54	96.76

Select Peer Average	5.73	3.50	3.31	96.08
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