

Optimumbank

Fort Lauderdale, FL

Established

11/1/2000

Florida Bank and Thrift Performance Report

Table of Contents

Title	Page
PEER GROUP POSITION	1
EXECUTIVE SUMMARY	2
SELECTED FINANCIAL DATA	3
SECURITIES COMPOSITION	4
LOAN PORTFOLIO COMPOSITION	5
LOAN PORTFOLIO QUALITY	6
DEPOSIT BASE COMPOSITION	7
INTEREST INCOME COMPOSITION	8
INTEREST EXPENSE COMPOSITION	9
NONINTEREST INCOME COMPOSITION	10
NONINTEREST EXPENSE COMPOSITION	11
PEER GROUP COMPARISONS REPORT	12-22

FLORIDA BANKING TEAM

Ted Hacker, Steve Kania, Robert Brink, David Ajvazi, Erica Hines, Sacha Widmaier, Anthony Hagbartsen, Madeline Bogumil, Phillip Berdeguer, Andrew Joyce, Mai Tran, Meranda Joseph, Patricia Romero, Vanessa Hossler, Adam McCord, Allyson Wiitala, Jacob Ingram, Rachel Jean, Brendan Yosko, Martha Zubia, Stephanie Flores, Joshua Koelsch, Krishna Reddy, Jacob Frantzen, Sander Maldonado, Brian Katz, Nicholas Singh

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)

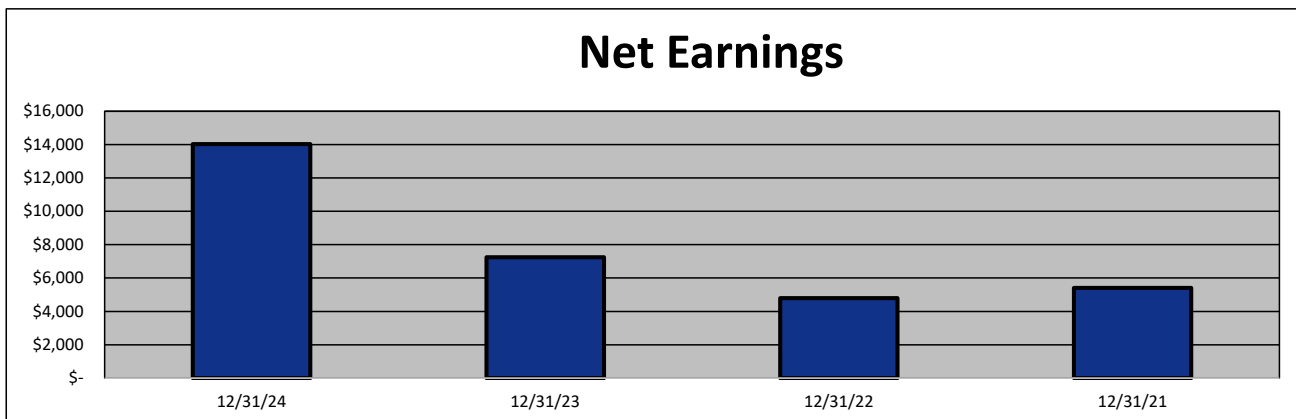
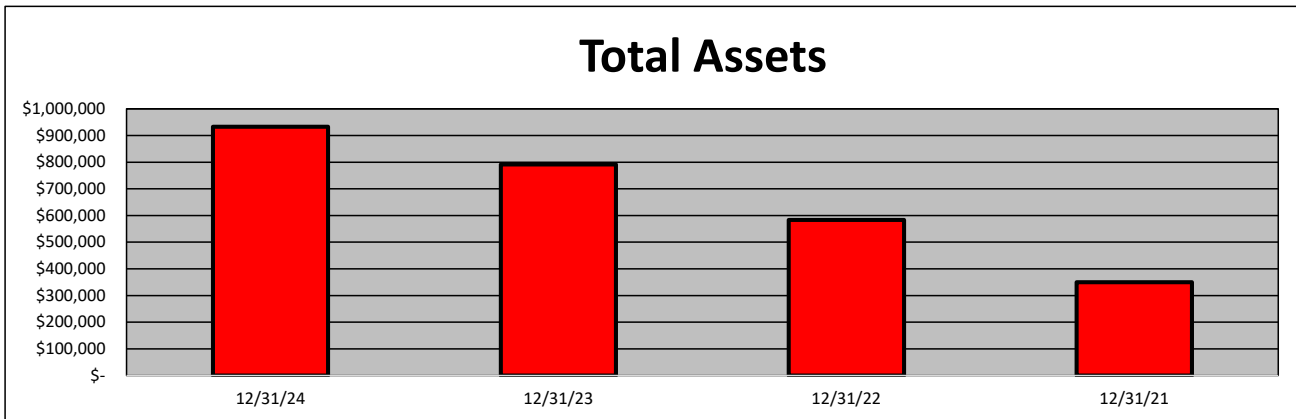
EXECUTIVE SUMMARY - OptimumBank
(Percentage)

Period Ending	12/31/24	12/31/23	12/31/22	12/31/21	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	10.88	8.79	10.36	10.39	10.71	11.79
Leverage Ratio	10.91	10.00	11.29	10.69	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	103.78	105.94	94.97	85.63	74.93	81.57
Loans/Assets	86.16	85.81	82.75	71.70	63.48	67.93
Securities/Assets	2.81	3.52	4.39	10.12	19.42	12.72
PROFITABILITY:						
Return on Avg Assets	1.51	1.11	1.02	1.88	(0.10)	0.89
Return on Avg Equity	16.23	11.34	10.06	19.15	9.28	9.76
Nonint Income/Avg Assets	0.50	0.53	0.63	0.62	0.79	0.87
Net Overhead Ratio	1.46	1.52	1.27	1.53	2.99	2.28
Efficiency Ratio	46.30	49.17	47.40	55.12	70.68	71.32
Assets (per million) per Employee	12.78	13.18	12.16	9.21	10.47	9.01
ASSET QUALITY:						
Allowance/Loans	1.08	1.13	1.20	1.22	1.25	1.06
Nonperforming Loans/Total Loans	0.77	0.15	0.00	0.00	0.52	0.24
Nonperforming Assets/Total Assets	0.66	0.13	0.00	0.00	0.36	0.18
Adjusted Texas Ratio	5.63	1.33	0.00	0.00	3.66	1.63
YIELDS & COSTS:						
Yield on earning assets	6.55	5.60	4.44	3.89	5.44	5.73
Cost of funds	4.03	3.08	1.47	0.55	3.04	3.50
Net interest margin	3.81	3.71	3.54	3.54	2.91	3.31
Avg Earning Assets/Avg Assets	97.70	97.78	95.65	92.53	95.35	96.08

SELECTED FINANCIAL DATA - OptimumBank
(Dollars in Thousands)

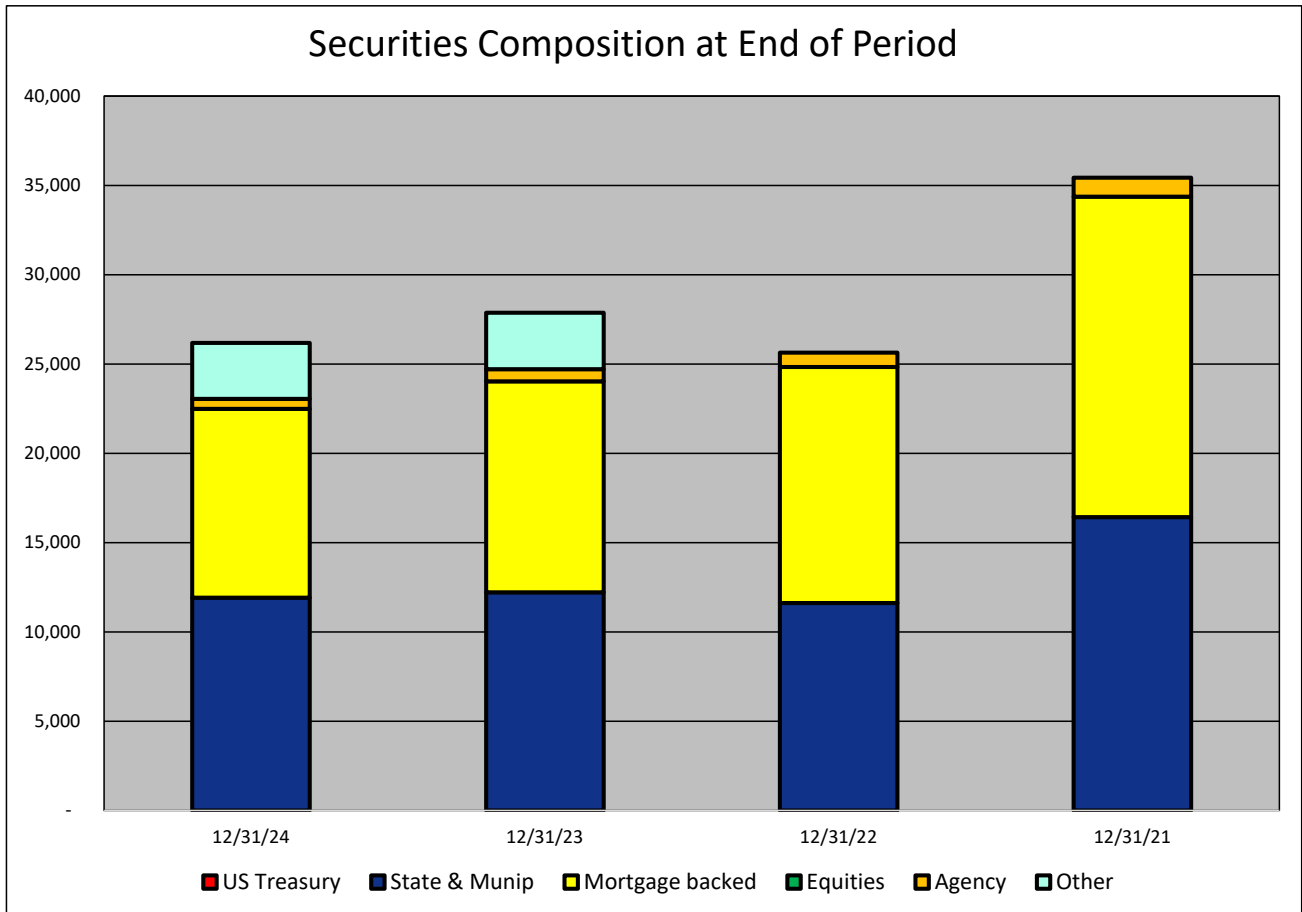
As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	932,739	791,052	583,694	350,039	141,687	17.91
Cash and Equivalents	94,649	77,665	71,834	58,968	16,984	21.87
Securities	26,178	27,865	25,641	35,433	(1,687)	(6.05)
Loans, net	803,644	678,776	483,012	250,976	124,868	18.40
Deposit Accounts	774,409	640,695	508,610	293,103	133,714	20.87
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	101,451	69,549	60,464	36,363	31,902	45.87

Period Ending	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	14,032	7,254	4,792	5,412	6,778	93.44
Interest Income	59,634	35,780	19,883	10,360	23,854	66.67
Interest Expense	24,939	12,068	4,046	916	12,871	106.65
Net Interest Income	34,695	23,712	15,837	9,444	10,983	46.32
Prov for Credit Losses	2,371	3,759	3,466	1,173	(1,388)	(36.92)
Noninterest income	4,632	3,453	2,960	1,775	1,179	34.14
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	18,253	13,357	8,909	6,184	4,896	36.65
Net Operating Income	18,703	10,049	6,422	3,862	8,654	86.12
Income Taxes	4,820	2,507	1,630	(1,550)	2,313	92.26



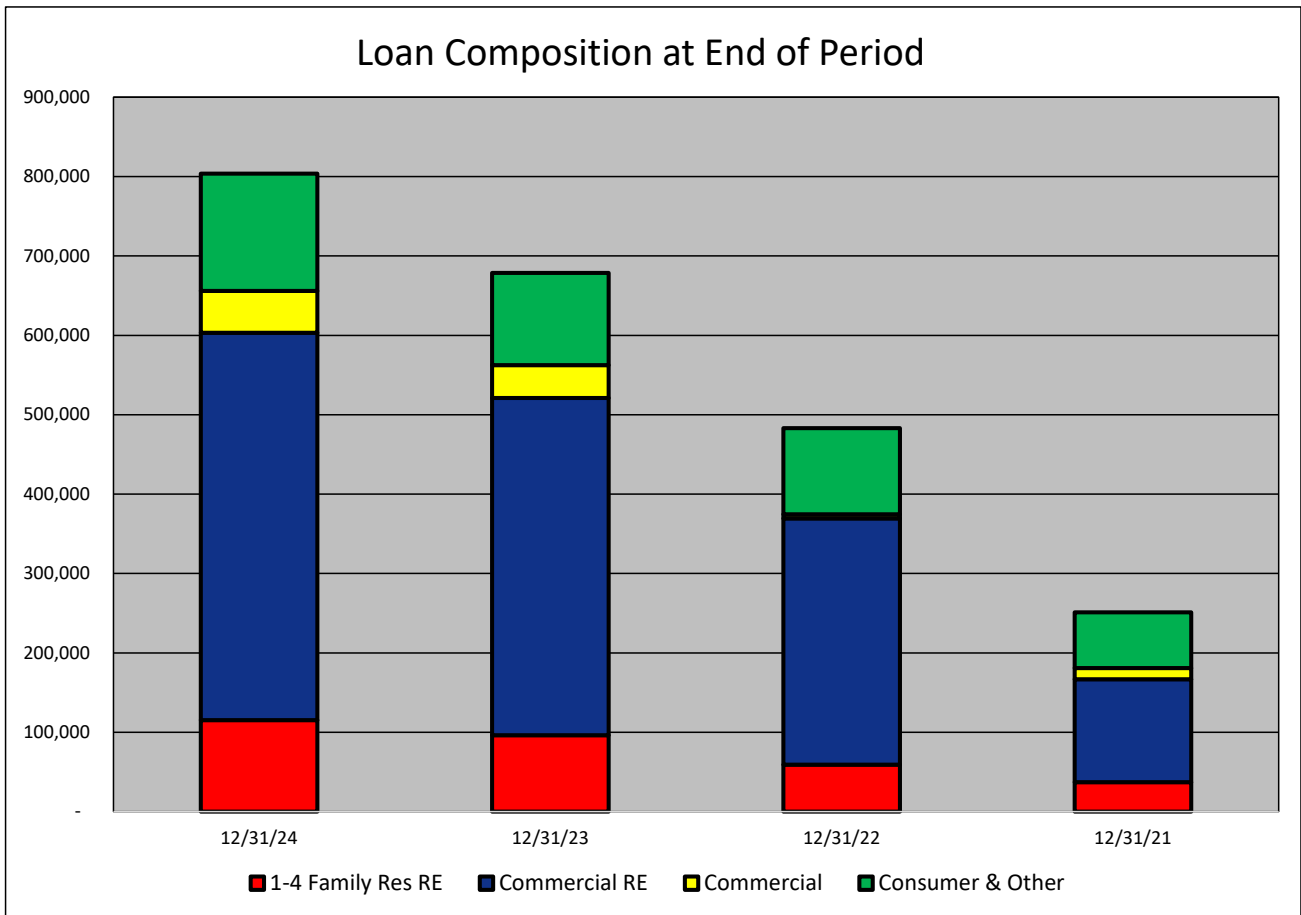
SECURITIES COMPOSITION - OptimumBank
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	-	-	-	-	-	NA
State & Munip	11,915	12,211	11,620	16,427	(296)	(2.42)
Mortgage backed	10,571	11,813	13,205	17,934	(1,242)	(10.51)
Equities	-	-	-	-	-	NA
Agency	567	690	816	1,072	(123)	(17.83)
Other	3,125	3,151	-	-	(26)	(0.83)
Total Securities	26,178	27,865	25,641	35,433	(1,687)	(6.05)



LOAN PORTFOLIO COMPOSITION - OptimumBank
(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	115,309	96,298	59,043	37,188	19,011	19.74
Commercial RE	487,790	424,838	310,251	129,555	62,952	14.82
Commercial	52,799	41,453	5,339	13,985	11,346	27.37
Consumer & Other	147,746	116,187	108,379	70,248	31,559	27.16
Loans, Net	803,644	678,776	483,012	250,976	124,868	18.40



LOAN PORTFOLIO QUALITY - OptimumBank
(Dollars in Thousands)

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

ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	7,683	5,793	3,075	1,906	1,890	32.63
Total Recoveries	382	354	152	273	28	7.91
Total Charge-offs	1,777	2,441	900	277	(664)	(27.20)
Provision Expense	2,371	3,759	3,466	1,173	(1,388)	(36.92)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	218	-	-	(218)	(100.00)
Ending Balance	<u>8,659</u>	<u>7,683</u>	<u>5,793</u>	<u>3,075</u>	<u>976</u>	<u>12.70</u>

NON-PERFORMING ASSETS:

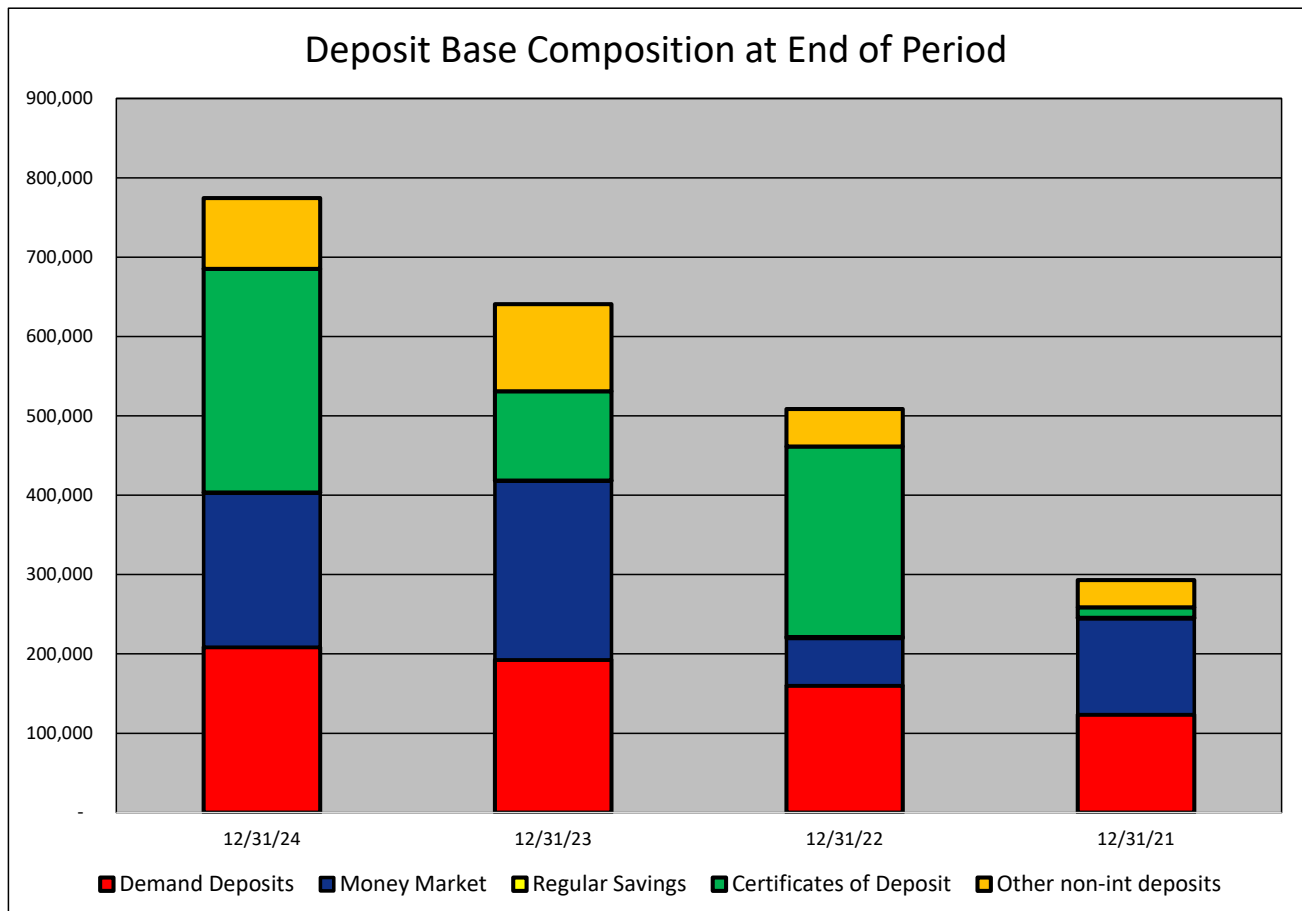
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	6,202	1,025	-	-	5,177	505.07
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	<u>6,202</u>	<u>1,025</u>	<u>-</u>	<u>-</u>	<u>5,177</u>	<u>505.07</u>

DEPOSIT BASE COMPOSITION - OptimumBank
(Dollars in Thousands)

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

DEPOSIT BASE CATEGORY:

Demand Deposits	208,515	192,484	159,903	123,500	16,031	8.33
Money Market	194,357	225,678	60,020	121,083	(31,321)	(13.88)
Regular Savings	428	451	1,482	936	(23)	(5.10)
Certificates of Deposit	281,940	112,389	239,980	13,236	169,551	150.86
Other non-int deposits	89,169	109,693	47,225	34,348	(20,524)	(18.71)
Total Deposits	774,409	640,695	508,610	293,103	133,714	20.87

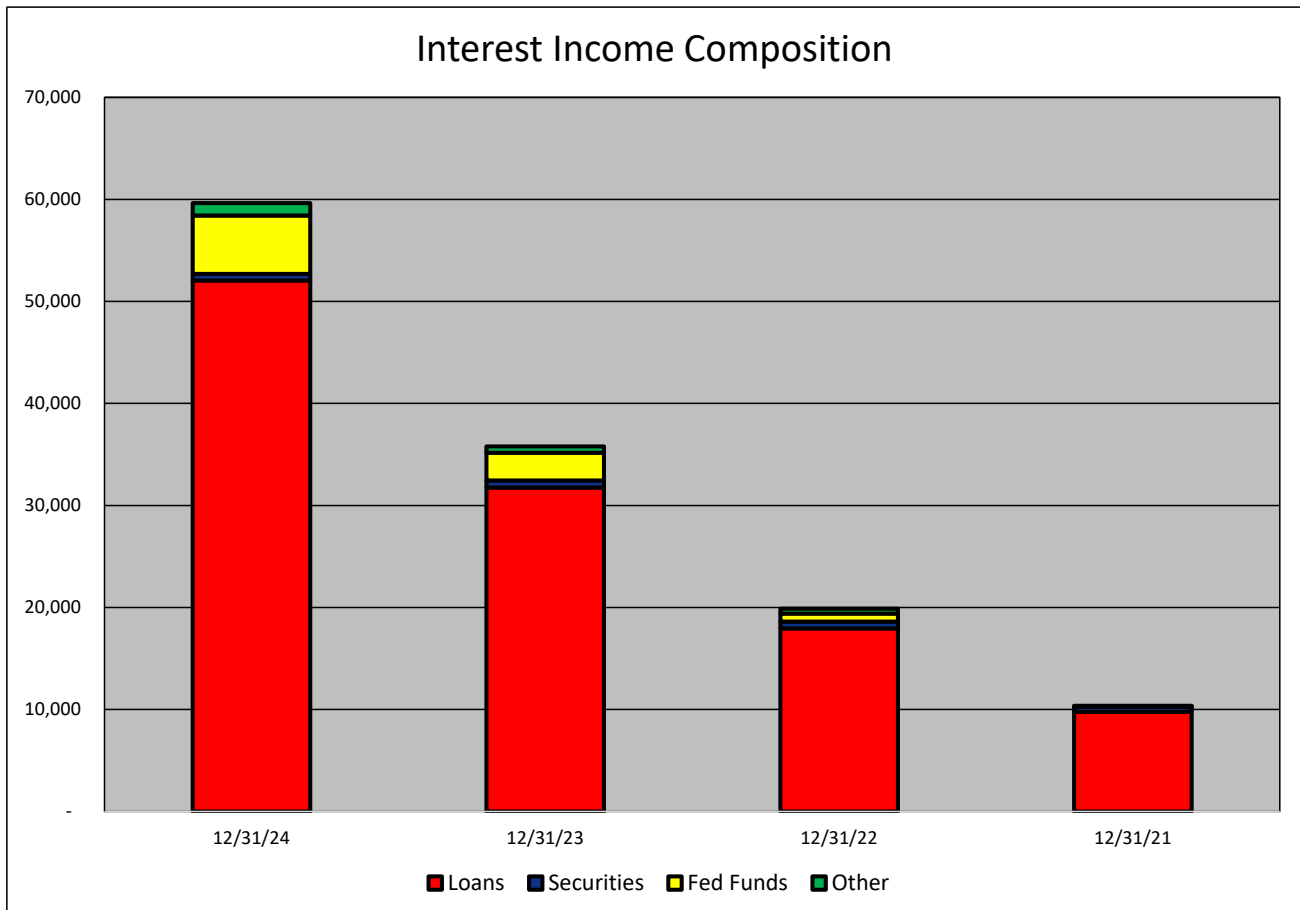


INTEREST INCOME COMPOSITION- OptimumBank
(Dollars in Thousands)

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

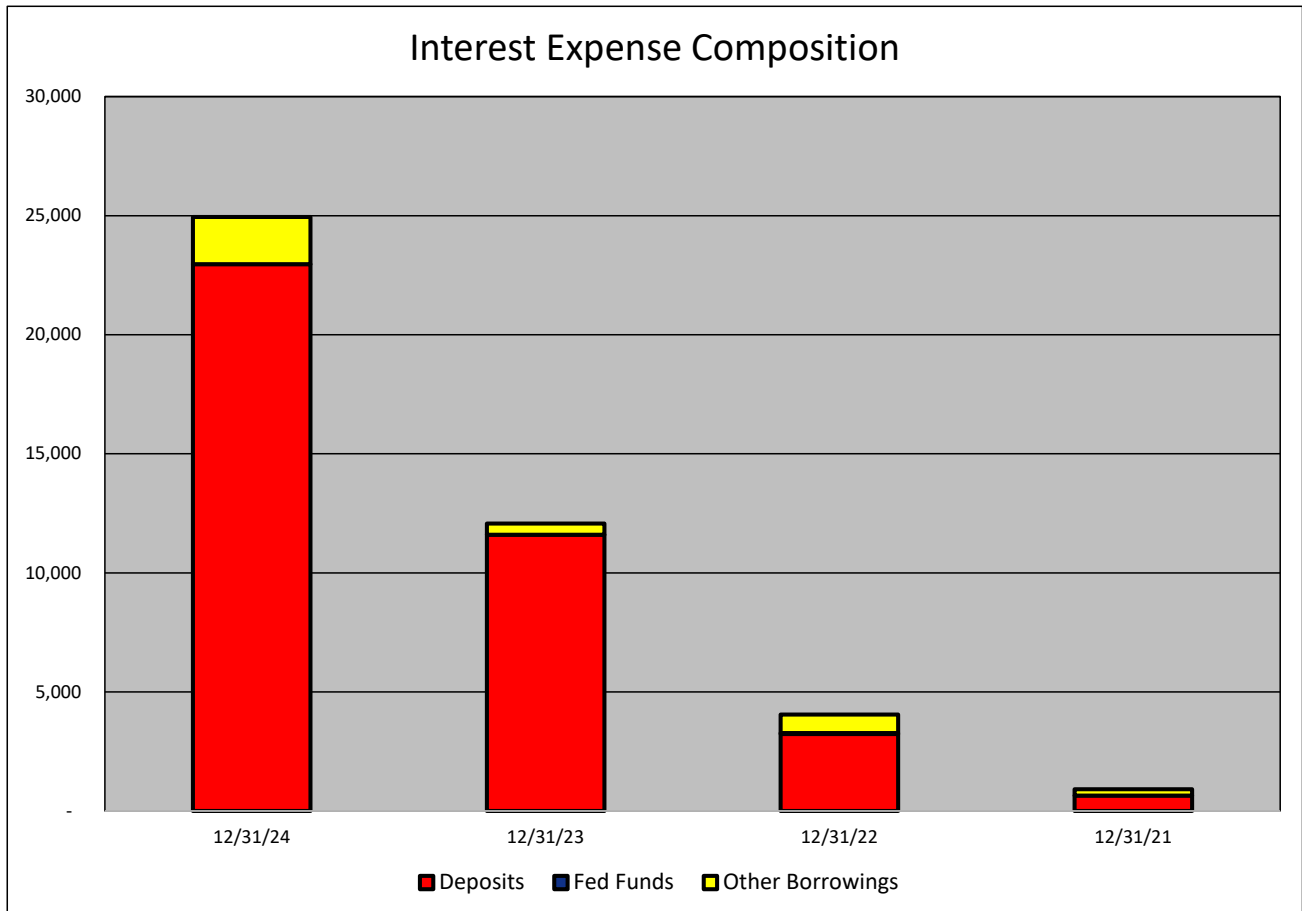
INTEREST INCOME CATEGORY

Loans	52,056	31,758	17,953	9,756	20,298	63.91
Securities	652	686	650	487	(34)	(4.96)
Fed Funds	5,707	2,713	795	79	2,994	110.36
Other	1,219	623	485	38	596	95.67
Total Int Income	59,634	35,780	19,883	10,360	23,854	66.67



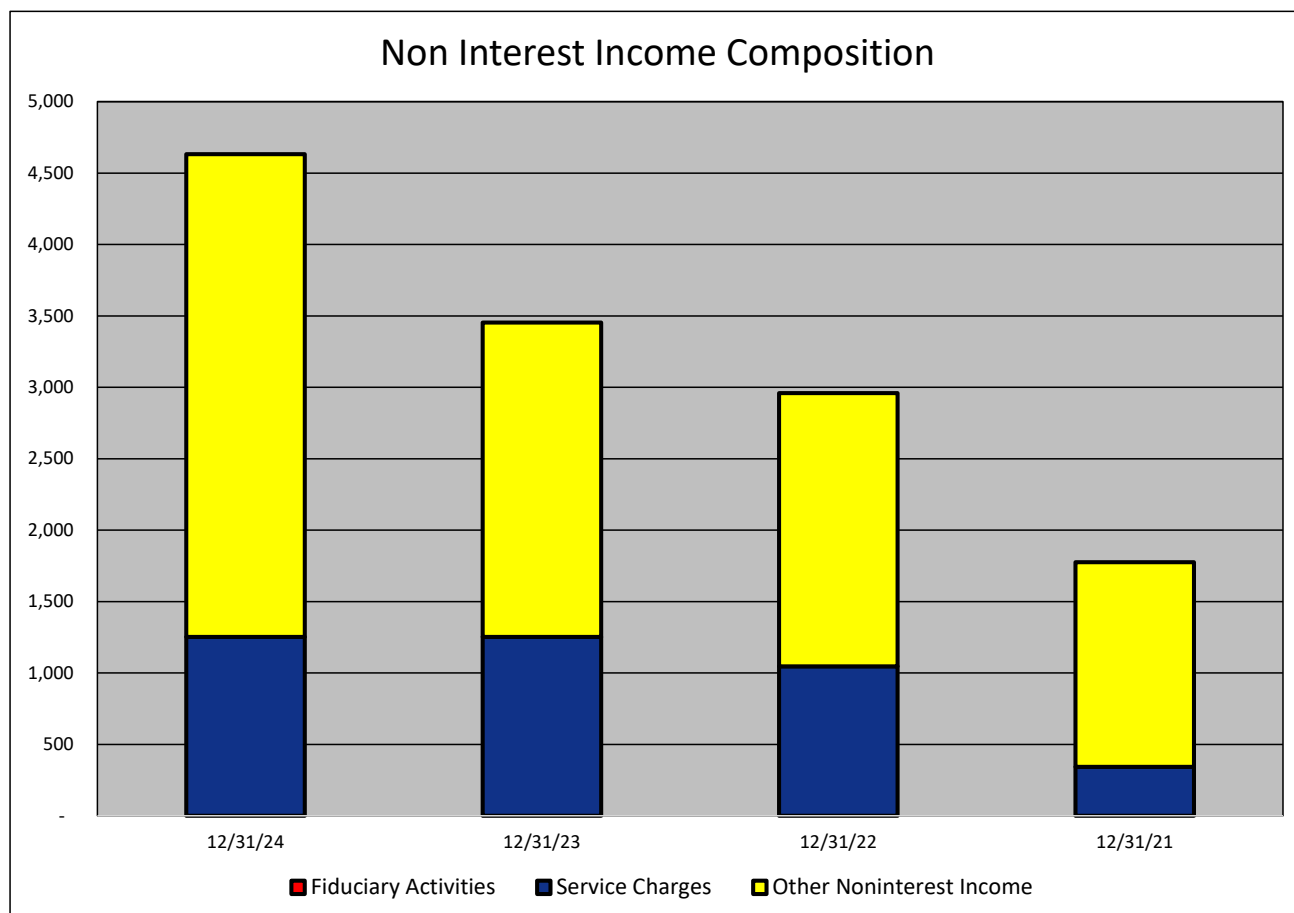
INTEREST EXPENSE COMPOSITION- OptimumBank
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	22,963	11,600	3,234	651	11,363	97.96
Fed Funds	-	-	34	-	-	NA
Other Borrowings	1,976	468	778	265	1,508	322.22
Total Int Expense	24,939	12,068	4,046	916	12,871	106.65



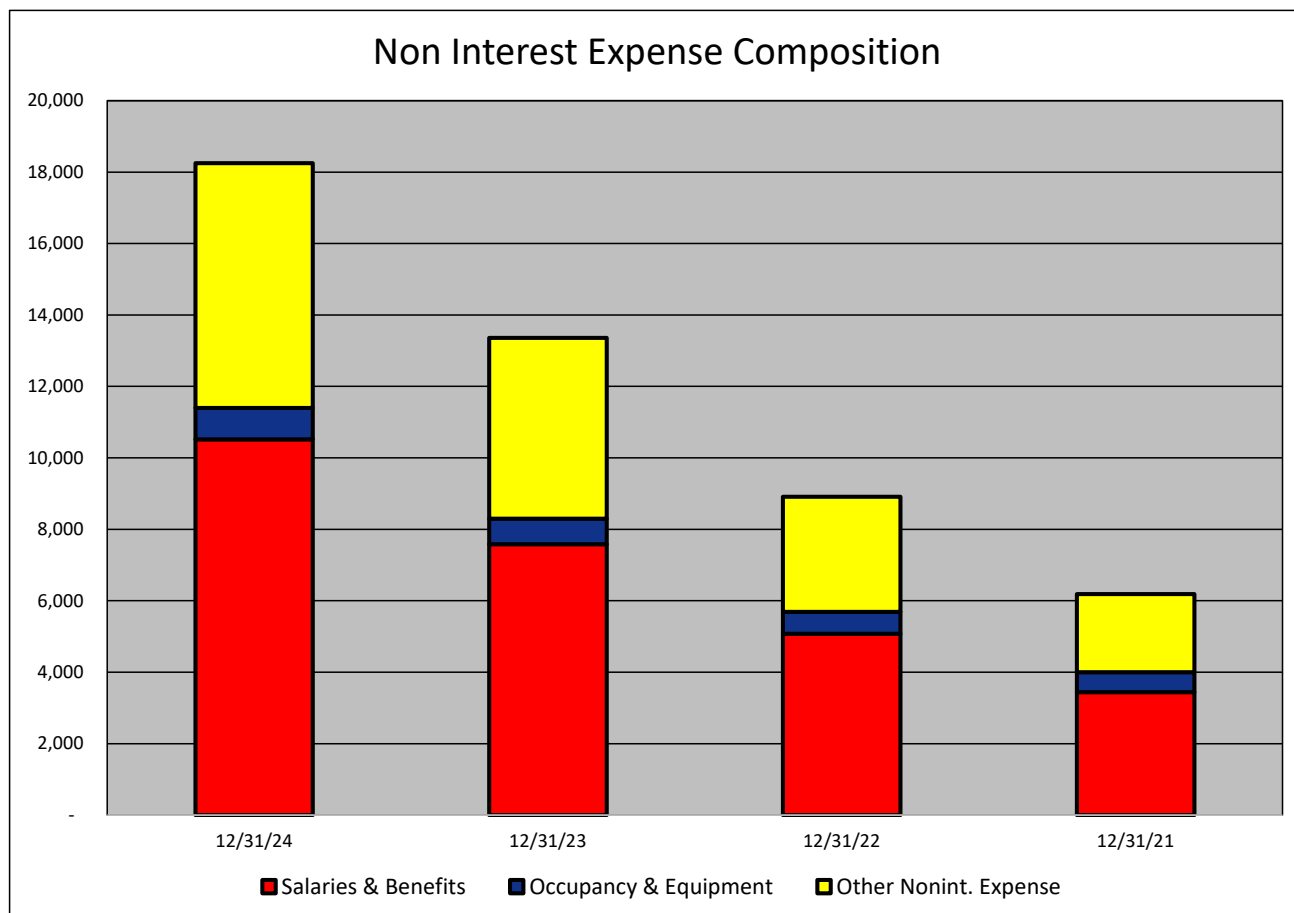
NONINTEREST INCOME COMPOSITION- OptimumBank
(Dollars in Thousands)

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	1,253	1,253	1,046	342	-	-
Other Noninterest Income	3,379	2,200	1,914	1,433	1,179	53.59
Total Nonint. Income	4,632	3,453	2,960	1,775	1,179	34.14



NONINTEREST EXPENSE COMPOSITION- OptimumBank
(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	10,516	7,583	5,079	3,442	2,933	38.68
Occupancy & Equipment	884	713	607	560	171	23.98
Other Nonint. Expense	6,853	5,061	3,223	2,182	1,792	35.41
Total Nonint. Expense	18,253	13,357	8,909	6,184	4,896	36.65



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
----------------------------	------------------	------------------	--------------

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
----------------------------	-----------	---------	-------

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
----------------------------	-------	-------	-------	-------	-------

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
----------------------------	-------	-------	-------

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
----------------------------	-----------	------	------

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
----------------------------	------	------	-------	------

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
----------------------------	------	------	------	------

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
----------------------------	------	-------	------	------	------

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
----------------------------	-------	------	------	------

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
----------------------------	-------	-------	-------	------	------

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
----------------------------	------	------	------	-------