

Anchor Bank

Palm Beach Gardens, FL

Established
3/22/2005

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, Meranda Joseph, Patricia Romero, Vanessa Hossler, Adam McCord, Allyson Wiitala, Jacob Ingram, Rachel Jean, Brendan Yosko, Martha Zubia, Stephanie Flores, Joshua Koelsch, Jacob Frantzen, Sander Maldonado, Brian Katz, Nicholas Singh, Raphael Houssou

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 three months ended March 31, 2025

Institution name	Total Assets (\$'000's)
Seacoast National Bank	15,723,411
Optimumbank	977,176
Marine Bank & Trust Company	642,569
Anchor Bank	500,445
American National Bank	452,431
Paradise Bank	446,912
Desjardins Bank, National Association	335,576
Locality Bank	303,213
Community Bank Of The South	267,404
Natbank, National Association	231,481
Evermore Bank	215,213
Cypress Bank & Trust	185,325
Bank Of Belle Glade	169,808

Institution name	Return on Avg Assets (%)
Paradise Bank	2.86
Optimumbank	1.77
Desjardins Bank, National Association	1.56
Bank Of Belle Glade	1.33
Anchor Bank	0.91
American National Bank	0.83
Seacoast National Bank	0.82
Community Bank Of The South	0.79
Marine Bank & Trust Company	0.57
Cypress Bank & Trust	0.38
Natbank, National Association	0.22
Evermore Bank	0.07
Locality Bank	(0.71)

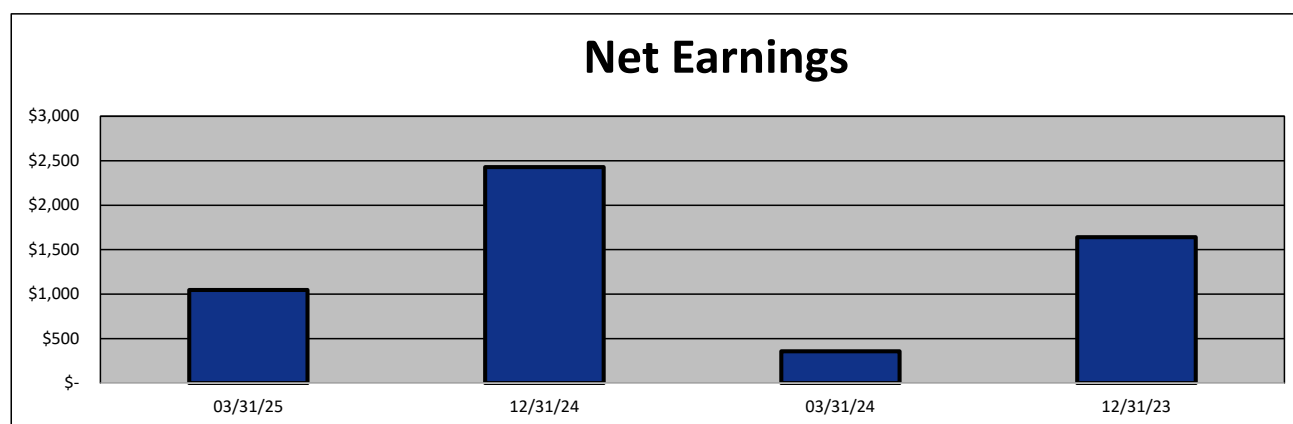
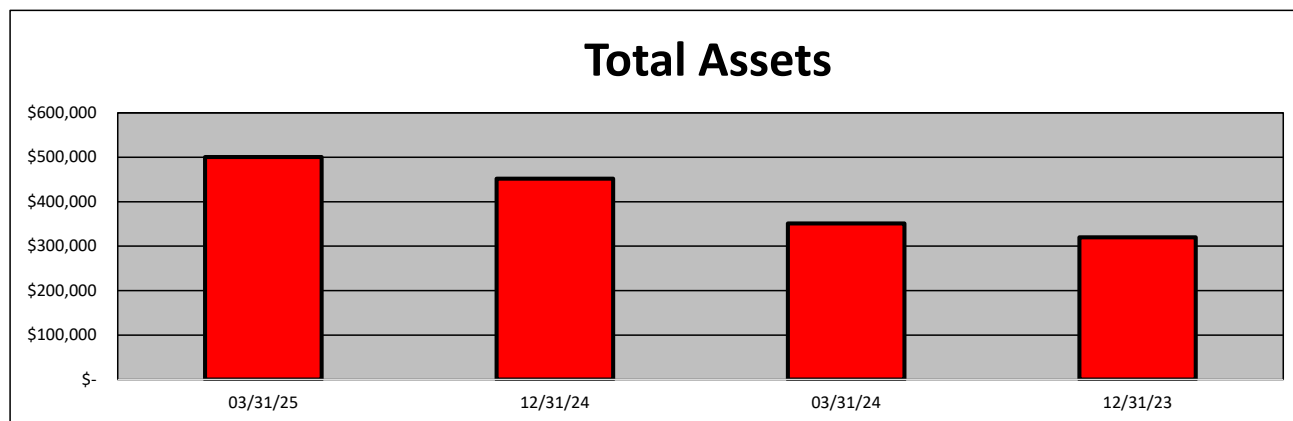
EXECUTIVE SUMMARY - Anchor Bank
(Percentage)

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.53	9.39	10.05	8.40	11.26	11.87
Leverage Ratio	9.46	10.22	10.90	8.50	17.35	12.79
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	18.59	10.79
Risk Based Ratio	0.00	0.00	0.00	0.00	19.41	11.35
Common Equity Tier 1 Capital Ratio	NA	0.00	0.00	0.00	18.53	10.79
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	91.18	102.39	113.43	116.29	73.43	80.83
Loans/Assets	72.13	77.67	79.70	82.39	62.13	67.58
Securities/Assets	9.93	5.52	3.73	4.10	18.87	12.49
PROFITABILITY:						
Return on Avg Assets	0.91	0.66	0.43	0.54	0.20	0.88
Return on Avg Equity	9.85	6.67	4.59	6.48	10.12	9.80
Nonint Income/Avg Assets	0.41	0.35	0.33	0.32	0.78	0.88
Net Overhead Ratio	1.74	2.13	2.43	2.59	2.92	2.19
Efficiency Ratio	61.66	69.54	81.40	78.23	93.91	69.33
Assets (per million) per Employee	10.88	9.41	8.17	7.11	10.55	9.56
ASSET QUALITY:						
Allowance/Loans	0.61	0.58	0.51	0.55	1.27	1.06
Nonperforming Loans/Total Loans	0.27	0.29	0.37	0.29	0.52	0.28
Nonperforming Assets/Total Assets	0.20	0.22	0.30	0.24	0.36	0.22
Adjusted Texas Ratio	2.20	2.26	2.84	2.69	3.38	1.76
YIELDS & COSTS:						
Yield on earning assets	5.79	6.02	6.00	5.68	5.40	5.53
Cost of funds	3.76	3.89	3.84	3.11	2.84	3.21
Net interest margin	3.21	3.38	3.23	3.60	3.13	3.46
Avg Earning Assets/Avg Assets	96.12	95.37	94.84	94.34	95.62	96.50

SELECTED FINANCIAL DATA - Anchor Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	500,445	451,731	351,361	319,832	149,084	42.43
Cash and Equivalents	70,643	57,352	38,881	24,083	31,762	81.69
Securities	49,678	24,928	13,114	13,129	36,564	278.82
Loans, net	360,996	350,873	280,030	263,502	80,966	28.91
Deposit Accounts	395,911	342,694	246,872	226,586	149,039	60.37
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	42,708	42,399	35,310	26,879	7,398	20.95

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	1,048	2,428	357	1,640	691	193.56
Interest Income	6,385	21,199	4,702	16,220	1,683	35.79
Interest Expense	2,851	9,297	2,170	5,931	681	31.38
Net Interest Income	3,534	11,902	2,532	10,289	1,002	39.57
Prov for Credit Losses	155	765	50	266	105	210.00
Noninterest income	472	1,296	274	971	198	72.26
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	2,470	9,178	2,284	8,809	186	8.14
Net Operating Income	1,381	3,255	472	2,185	909	192.58
Income Taxes	333	827	115	545	218	189.57

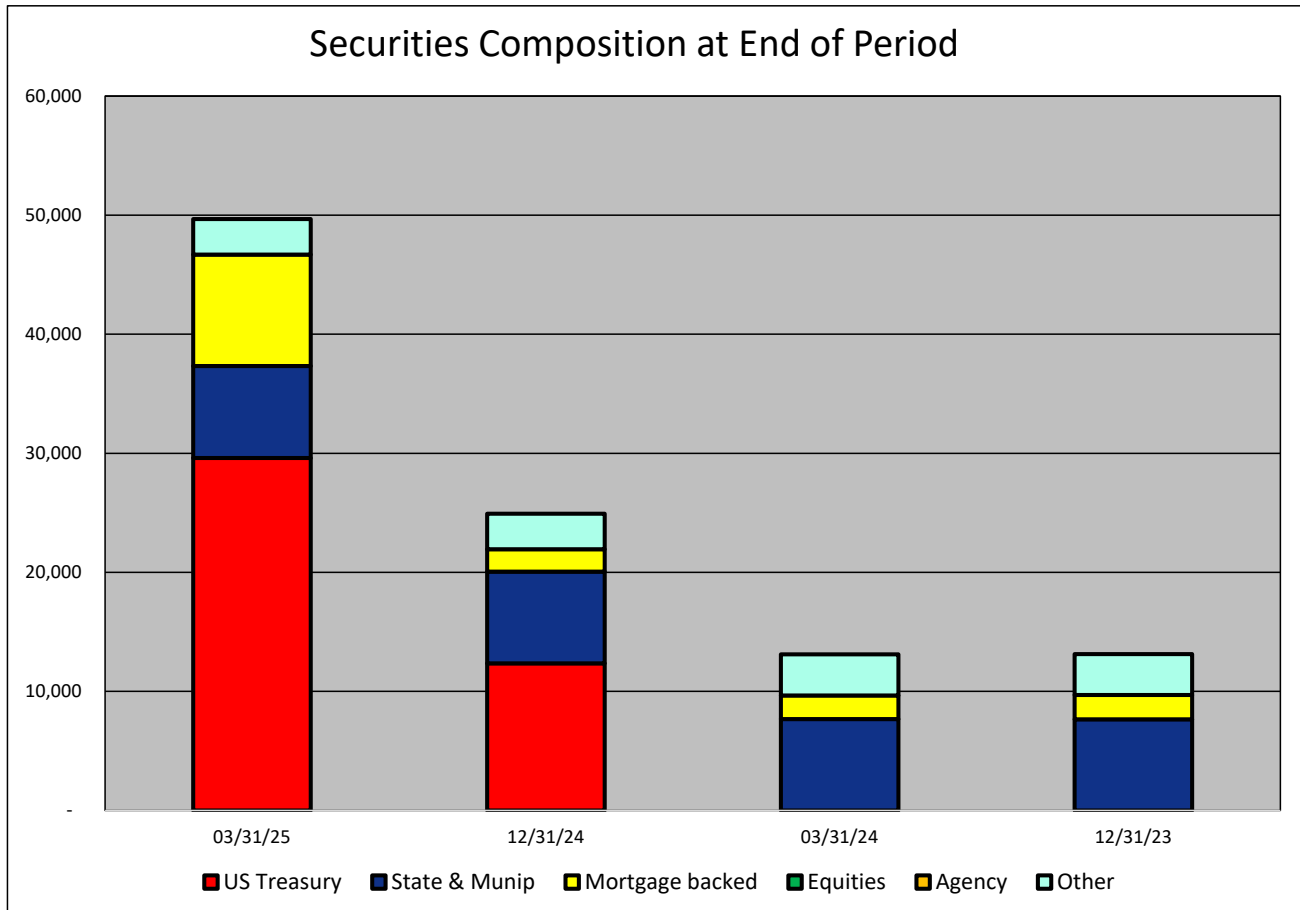


SECURITIES COMPOSITION - Anchor Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

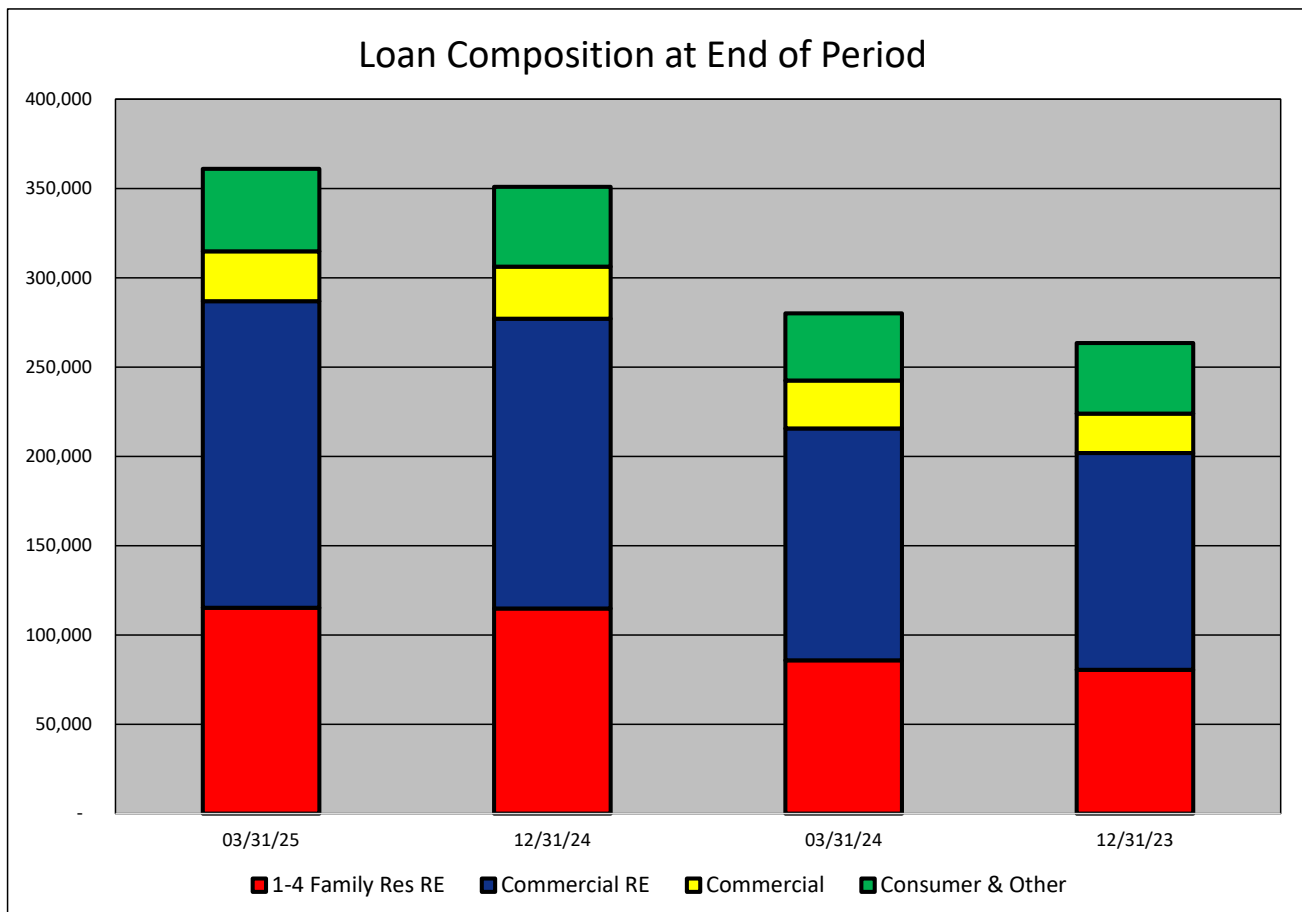
SECURITIES CATEGORY:

US Treasury	29,610	12,349	-	-	29,610	NA
State & Munip	7,726	7,721	7,669	7,664	57	0.74
Mortgage backed	9,354	1,878	1,998	2,035	7,356	368.17
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	2,988	2,980	3,447	3,430	(459)	(13.32)
Total Securities	49,678	24,928	13,114	13,129	36,564	278.82



LOAN PORTFOLIO COMPOSITION - Anchor Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	115,243	114,904	85,860	80,505	29,383	34.22
Commercial RE	171,612	162,210	129,806	121,380	41,806	32.21
Commercial	27,948	29,100	26,797	22,099	1,151	4.30
Consumer & Other	46,193	44,659	37,567	39,518	8,626	22.96
Loans, Net	360,996	350,873	280,030	263,502	80,966	28.91



LOAN PORTFOLIO QUALITY - Anchor Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
---------------	-----------------	-----------------	-----------------	-----------------	------------------------------	-----------------------------

ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	2,043	1,440	1,440	1,306	603	41.88
Total Recoveries	12	78	21	65	(9)	(42.86)
Total Charge-offs	16	240	75	391	(59)	(78.67)
Provision Expense	155	765	50	266	105	210.00
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	194	-	NA
Ending Balance	2,194	2,043	1,436	1,440	758	52.79

NON-PERFORMING ASSETS:

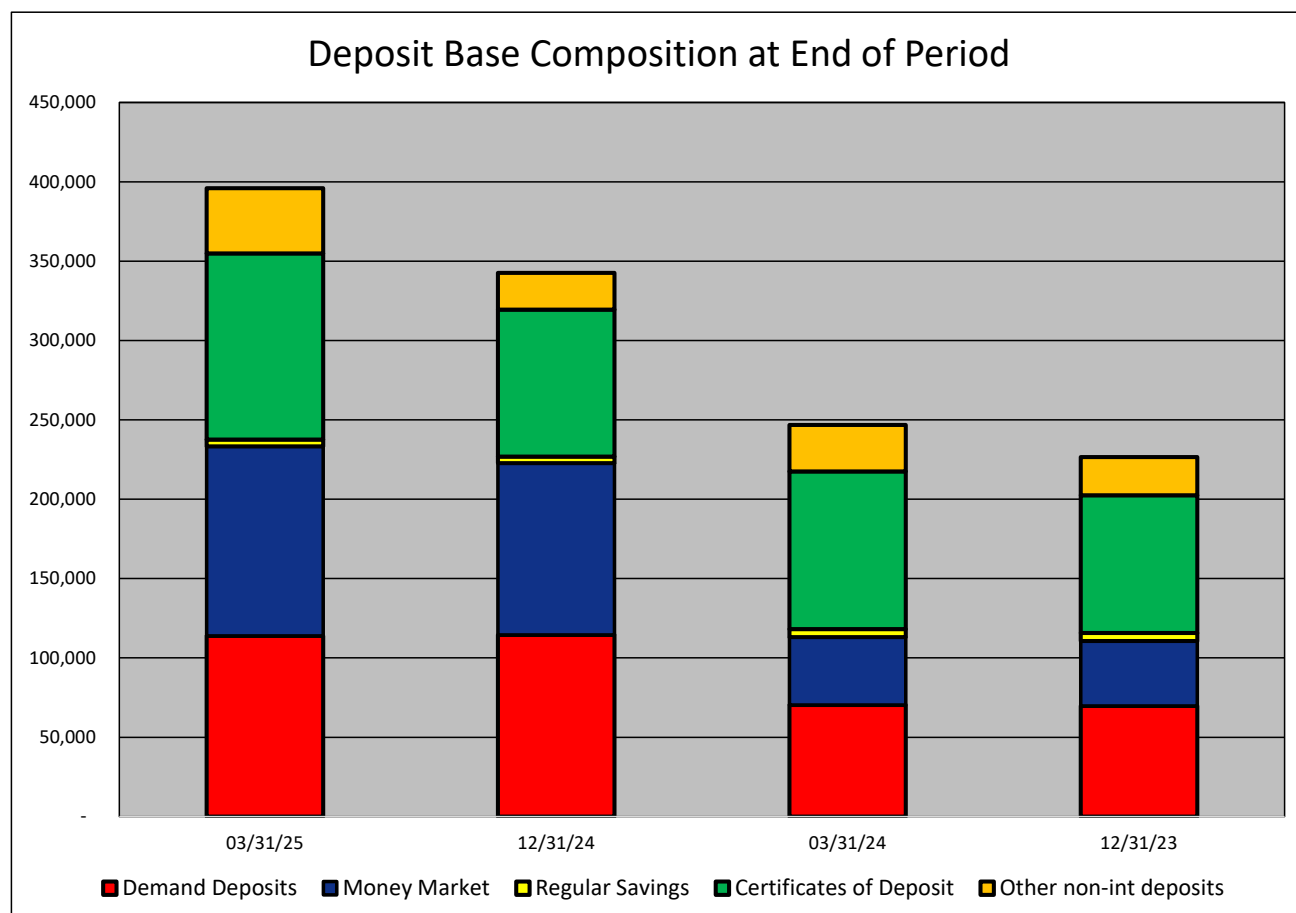
Total-90+ Days Past Due	16	-	322	7	(306)	(95.03)
Total-Nonaccrual	973	1,003	720	756	253	35.14
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	989	1,003	1,042	763	(53)	(5.09)

DEPOSIT BASE COMPOSITION - Anchor Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

DEPOSIT BASE CATEGORY:

Demand Deposits	113,830	114,541	70,325	69,704	43,505	61.86
Money Market	119,441	108,177	42,812	40,874	76,629	178.99
Regular Savings	4,304	4,155	5,042	5,144	(738)	(14.64)
Certificates of Deposit	117,303	92,663	99,280	86,817	18,023	18.15
Other non-int deposits	41,033	23,158	29,413	24,047	11,620	39.51
Total Deposits	395,911	342,694	246,872	226,586	149,039	60.37

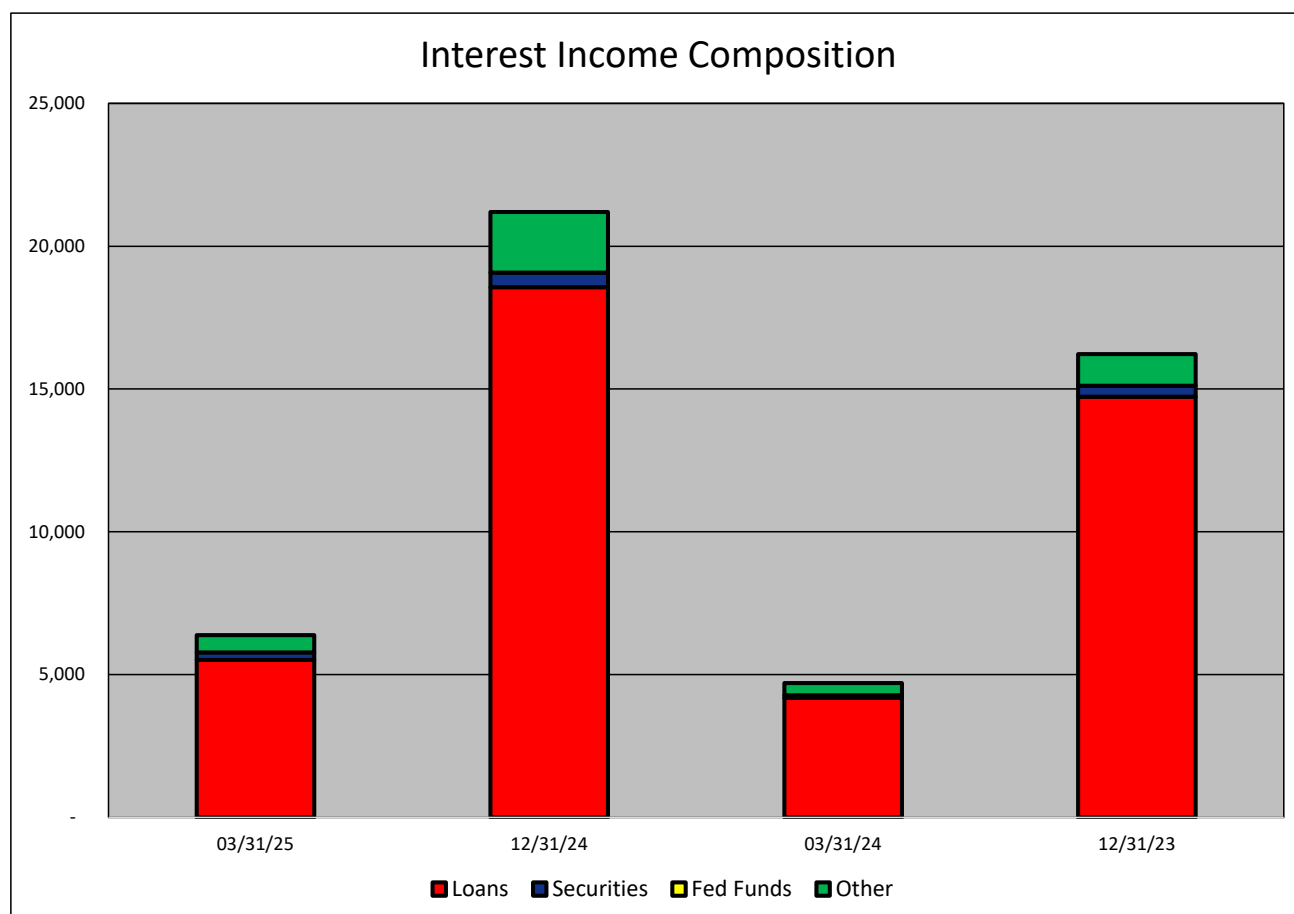


INTEREST INCOME COMPOSITION- Anchor Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

INTEREST INCOME CATEGORY

Loans	5,517	18,564	4,187	14,728	1,330	31.76
Securities	261	510	91	387	170	186.81
Fed Funds	-	-	-	-	-	NA
Other	607	2,125	424	1,105	183	43.16
Total Int Income	6,385	21,199	4,702	16,220	1,683	35.79

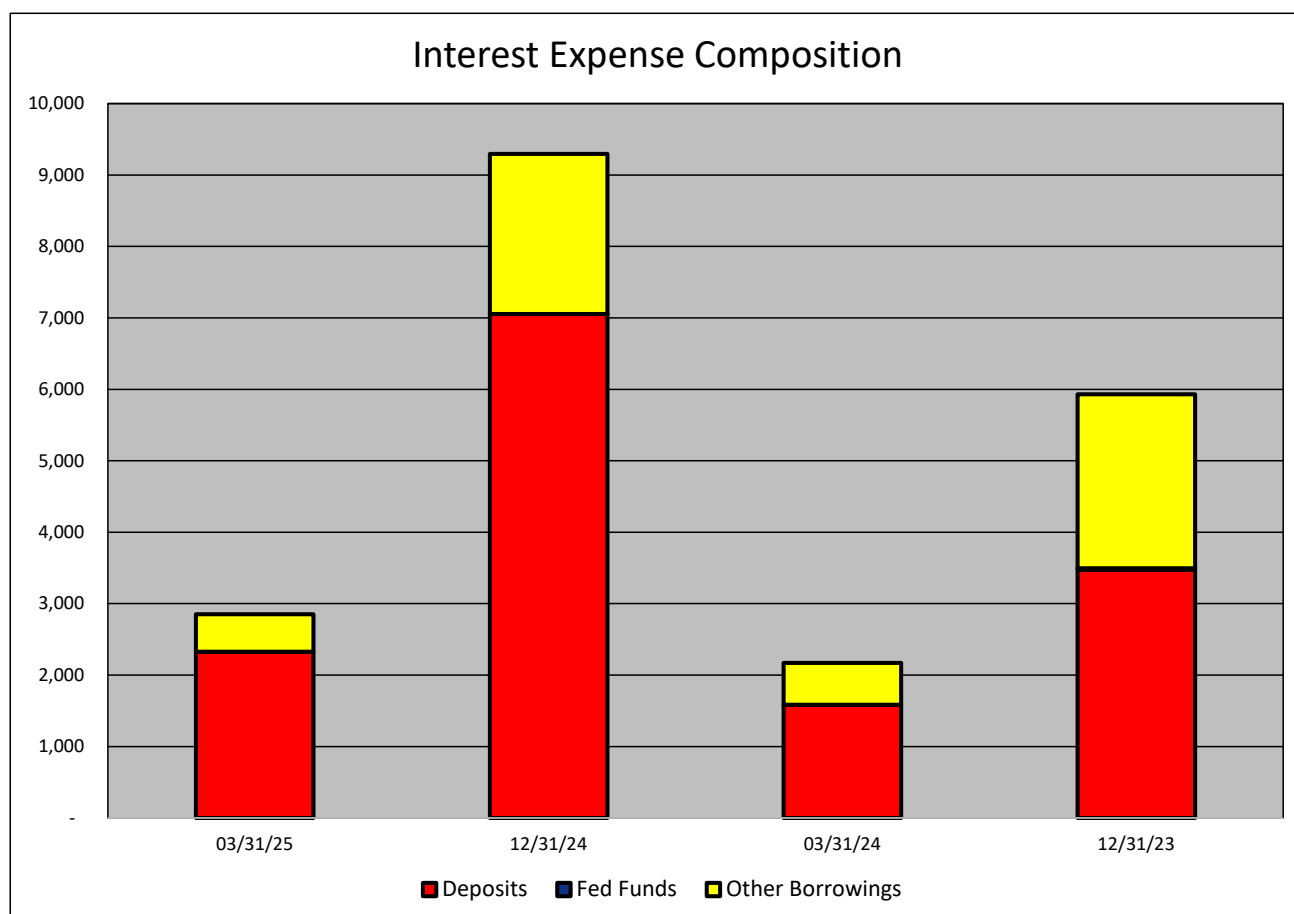


INTEREST EXPENSE COMPOSITION- Anchor Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

INTEREST EXPENSE CATEGORY

Deposits	2,328	7,053	1,585	3,474	743	46.88
Fed Funds	-	1	-	22	-	NA
Other Borrowings	523	2,243	585	2,435	(62)	(10.60)
Total Int Expense	2,851	9,297	2,170	5,931	681	31.38

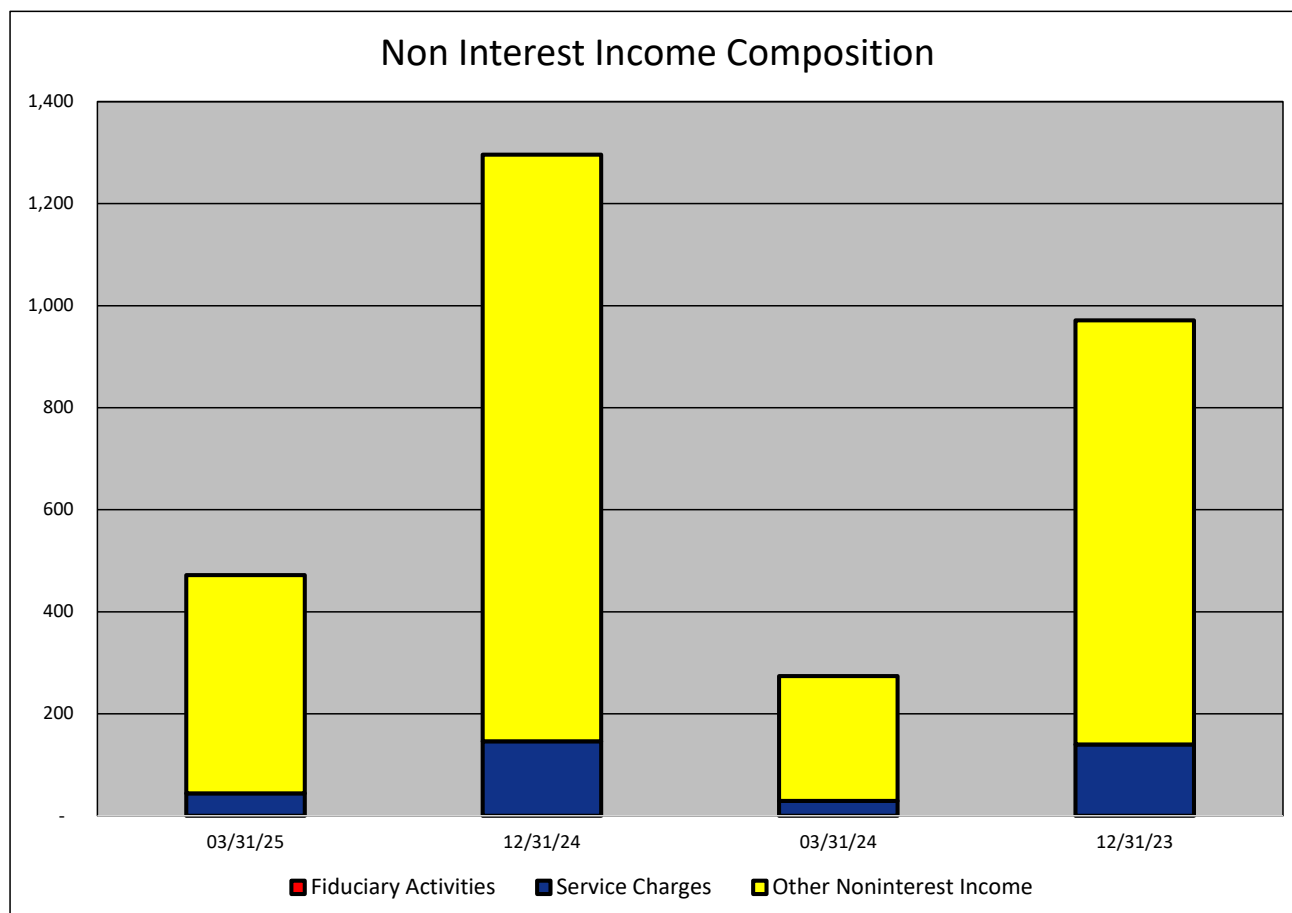


NONINTEREST INCOME COMPOSITION- Anchor Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	44	146	29	140	15	51.72
Other Noninterest Income	428	1,150	245	831	183	74.69
Total Nonint. Income	472	1,296	274	971	198	72.26

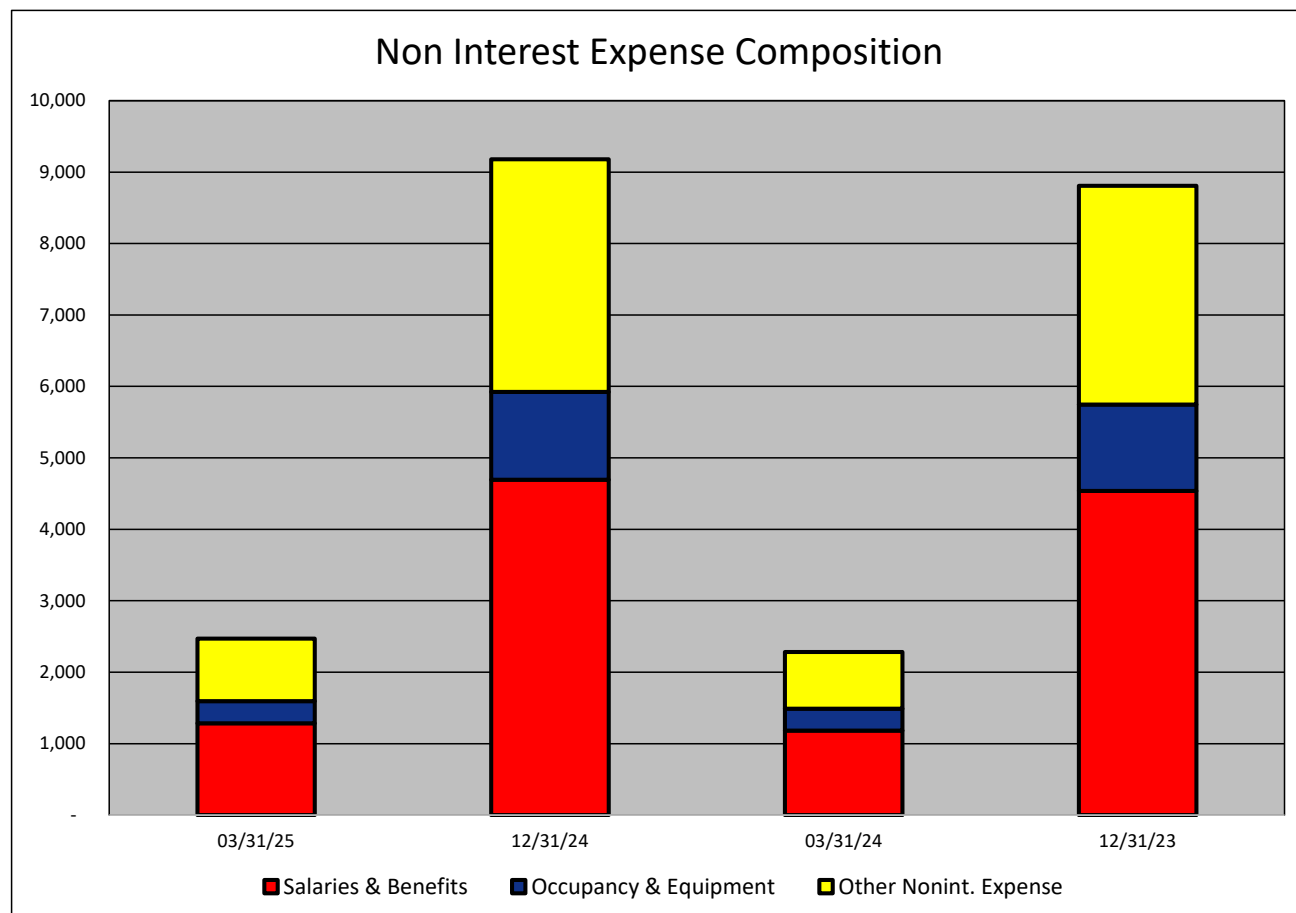


NONINTEREST EXPENSE COMPOSITION- Anchor Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	1,286	4,695	1,183	4,538	103	8.71
Occupancy & Equipment	308	1,229	305	1,209	3	0.98
Other Nonint. Expense	876	3,254	796	3,062	80	10.05
Total Nonint. Expense	2,470	9,178	2,284	8,809	186	8.14



PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET

Institution name	Total Assets \$'000		% Change in Assets
	This Year	Last Year	
Evermore Bank	215,213	125,508	71.47
Locality Bank	303,213	203,065	49.32
Anchor Bank	500,445	351,361	42.43
Bank Of Belle Glade	169,808	125,087	35.75
Paradise Bank	446,912	367,503	21.61
Community Bank Of The South	267,404	243,515	9.81
Natbank, National Association	231,481	215,083	7.62
Seacoast National Bank	15,723,411	14,821,611	6.08
Optimumbank	977,176	940,399	3.91
Cypress Bank & Trust	185,325	187,234	(1.02)
Desjardins Bank, National Association	335,576	339,536	(1.17)
American National Bank	452,431	468,771	(3.49)
Marine Bank & Trust Company	642,569	666,307	(3.56)

Select Peer Average	1,573,151	1,465,768	18.37
----------------------------	------------------	------------------	--------------

PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET

Institution name	Total Loans \$000		% Change in Loans
	This Year	Last Year	
Evermore Bank	175,299	85,644	104.68
Locality Bank	235,845	139,392	69.20
Cypress Bank & Trust	108,305	80,047	35.30
Paradise Bank	324,569	245,965	31.96
Anchor Bank	360,996	280,030	28.91
Bank Of Belle Glade	61,533	54,144	13.65
Natbank, National Association	193,748	181,038	7.02
Optimumbank	799,503	754,650	5.94
Seacoast National Bank	10,459,037	9,987,527	4.72
Desjardins Bank, National Association	270,417	259,020	4.40
Community Bank Of The South	73,707	72,783	1.27
Marine Bank & Trust Company	446,833	444,241	0.58
American National Bank	317,292	339,660	(6.59)

Select Peer Average	1,063,622	994,165	23.16
----------------------------	-----------	---------	-------

PEER GROUP COMPARISONS REPORT
Treasure Coast Group

CAPITAL RATIOS
For the three months ended March 31, 2025

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Natbank, National Association	19.23	19.50	36.08	37.33	36.08
Evermore Bank	17.85	18.96	22.05	23.02	22.05
Desjardins Bank, National Association	18.54	18.35	0.00	0.00	0.00
Locality Bank	15.36	15.88	0.00	0.00	0.00
American National Bank	12.59	14.69	17.72	18.32	17.72
Optimumbank	10.96	11.71	0.00	0.00	0.00
Seacoast National Bank	14.05	10.51	13.85	15.10	13.85
Cypress Bank & Trust	9.82	10.14	0.00	0.00	0.00
Bank Of Belle Glade	6.85	9.63	0.00	0.00	0.00
Anchor Bank	8.53	9.46	0.00	0.00	0.00
Marine Bank & Trust Company	6.80	9.33	14.31	15.56	14.31
Community Bank Of The South	7.32	9.32	24.69	25.75	24.69
Paradise Bank	6.41	8.73	11.57	12.49	11.57

Select Peer Average	11.87	12.79	10.79	11.35	10.79
----------------------------	-------	-------	-------	-------	-------

PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET RATIOS
For the three months ended March 31, 2025

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Desjardins Bank, National Association	110.06	80.58	6.51
Natbank, National Association	106.09	83.70	2.25
Evermore Bank	100.55	81.45	4.05
Optimumbank	93.61	81.82	2.70
Locality Bank	92.35	77.78	3.76
Anchor Bank	91.18	72.13	9.93
Seacoast National Bank	83.13	66.52	20.77
American National Bank	81.89	70.13	12.87
Paradise Bank	80.00	72.62	9.72
Marine Bank & Trust Company	75.07	69.54	22.33
Cypress Bank & Trust	67.61	58.44	14.67
Bank Of Belle Glade	39.11	36.24	21.67
Community Bank Of The South	30.19	27.56	31.19

Select Peer Average	80.83	67.58	12.49
----------------------------	--------------	--------------	--------------

PEER GROUP COMPARISONS REPORT

Treasure Coast Group

PROFITABILITY RATIOS

For the three months ended March 31, 2025

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Paradise Bank	429,465	2.86	42.87
Optimumbank	959,163	1.77	16.25
Desjardins Bank, National Association	338,969	1.56	8.60
Bank Of Belle Glade	148,862	1.33	17.72
Anchor Bank	458,614	0.91	9.85
American National Bank	433,344	0.83	6.46
Seacoast National Bank	15,579,024	0.82	5.83
Community Bank Of The South	265,480	0.79	11.10
Marine Bank & Trust Company	654,014	0.57	8.70
Cypress Bank & Trust	171,625	0.38	3.64
Natbank, National Association	230,062	0.22	1.14
Evermore Bank	202,645	0.07	0.36
Locality Bank	281,511	(0.71)	(5.06)

Select Peer Average	1,550,214	0.88	9.80
----------------------------	-----------	------	------

PEER GROUP COMPARISONS REPORT

Treasure Coast Group

PROFITABILITY RATIOS

For the three months ended March 31, 2025

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Optimumbank	0.51	1.63	48.12	12.53
Bank Of Belle Glade	0.21	1.61	50.63	11.32
Paradise Bank	0.98	2.08	51.72	9.31
Community Bank Of The South	0.16	1.49	60.31	14.07
Desjardins Bank, National Association	0.98	2.29	60.92	7.14
Anchor Bank	0.41	1.74	61.66	10.88
Seacoast National Bank	0.52	1.77	63.63	10.55
American National Bank	0.23	1.70	63.70	15.60
Marine Bank & Trust Company	0.28	1.91	72.88	9.05
Evermore Bank	0.17	2.85	82.47	7.69
Cypress Bank & Trust	6.15	2.28	92.53	3.31
Locality Bank	0.31	3.24	95.01	7.77
Natbank, National Association	0.52	3.83	97.77	5.03

Select Peer Average	0.88	2.19	69.33	9.56
---------------------	------	------	-------	------

PEER GROUP COMPARISONS REPORT

Treasure Coast Group

ASSET QUALITY RATIOS

For the three months ended March 31, 2025

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
American National Bank	0.66	0.00	0.00	0.00
Community Bank Of The South	1.30	0.00	0.00	0.00
Bank Of Belle Glade	0.73	0.00	0.00	0.00
Evermore Bank	0.94	0.00	0.00	0.00
Cypress Bank & Trust	1.29	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	0.03	0.13
Anchor Bank	0.61	0.27	0.20	2.20
Natbank, National Association	0.73	0.28	0.24	1.20
Paradise Bank	0.91	0.33	0.24	3.41
Seacoast National Bank	1.34	0.68	0.50	4.68
Optimumbank	1.03	0.94	0.77	6.51
Locality Bank	1.69	1.11	0.87	4.72

Select Peer Average	1.06	0.28	0.22	1.76
----------------------------	------	------	------	------

PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2025

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Cypress Bank & Trust	1.37	9.53	9.94	14.40	0.00
Marine Bank & Trust Company	1.35	3.27	0.00	0.31	22.02
Seacoast National Bank	1.22	1.40	0.58	3.97	16.71
Optimumbank	1.08	1.89	11.82	0.35	2.36
Bank Of Belle Glade	1.00	40.19	0.00	5.18	16.48
Natbank, National Association	0.77	10.94	0.16	0.00	2.25
Anchor Bank	0.74	13.38	0.00	2.51	7.42
Locality Bank	0.73	16.87	0.00	0.00	3.76
American National Bank	0.69	2.19	9.59	0.00	12.87
Community Bank Of The South	0.67	37.21	0.00	0.00	31.19
Evermore Bank	0.62	13.23	0.00	0.00	4.05
Desjardins Bank, National Association	0.52	11.32	0.00	6.51	0.00
Paradise Bank	0.48	9.52	0.00	0.00	9.72

Select Peer Average	0.86	13.15	2.47	2.56	9.91
----------------------------	-------------	--------------	-------------	-------------	-------------

PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2025

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Natbank, National Association	83.09	1.30	0.00	0.00
Optimumbank	80.97	0.50	0.00	0.00
Evermore Bank	80.06	0.91	0.00	0.00
Desjardins Bank, National Association	79.76	0.68	0.00	0.00
Locality Bank	76.47	0.69	0.00	0.02
Paradise Bank	71.96	5.31	0.00	0.33
Anchor Bank	71.70	2.27	0.00	0.00
American National Bank	69.67	0.06	0.00	0.00
Marine Bank & Trust Company	68.39	1.46	0.00	0.00
Seacoast National Bank	65.52	0.98	0.05	5.09
Cypress Bank & Trust	57.69	2.93	0.00	0.06
Bank Of Belle Glade	35.97	0.39	0.00	0.00
Community Bank Of The South	27.21	0.92	0.00	0.00

Select Peer Average	66.80	1.42	0.00	0.42
----------------------------	--------------	-------------	-------------	-------------

PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the three months ended March 31, 2025

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Desjardins Bank, National Association	72.87	17.90	90.76	0.00	9.24
Natbank, National Association	60.17	39.83	100.00	0.00	0.00
Bank Of Belle Glade	47.09	52.91	100.00	0.00	0.00
Cypress Bank & Trust	29.99	68.48	98.46	1.54	0.00
Paradise Bank	29.93	67.90	97.83	0.00	2.17
American National Bank	29.11	70.89	100.00	0.00	0.00
Marine Bank & Trust Company	28.18	71.82	100.00	0.00	0.00
Optimumbank	27.42	71.42	98.84	0.00	1.16
Seacoast National Bank	26.19	67.97	94.16	2.36	3.48
Community Bank Of The South	24.61	75.39	100.00	0.00	0.00
Anchor Bank	22.92	64.31	87.22	0.00	12.78
Locality Bank	13.08	86.92	100.00	0.00	0.00
Evermore Bank	9.18	90.82	100.00	0.00	0.00

Select Peer Average	32.36	65.12	97.48	0.30	2.22
----------------------------	-------	-------	-------	------	------

PEER GROUP COMPARISONS REPORT

Treasure Coast Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the three months ended March 31, 2025

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Paradise Bank	7.20	2.69	5.38	91.98
Desjardins Bank, National Association	5.21	3.30	4.50	97.42
Optimumbank	6.37	3.59	4.00	98.24
Natbank, National Association	5.18	3.91	3.96	99.09
Evermore Bank	6.70	4.31	3.54	98.63
Locality Bank	6.42	3.87	3.48	98.30
Bank Of Belle Glade	4.29	1.70	3.41	99.43
Seacoast National Bank	5.26	2.66	3.41	90.02
Anchor Bank	5.79	3.76	3.21	96.12
Cypress Bank & Trust	5.37	3.40	3.09	95.80
American National Bank	5.10	3.54	2.89	97.05
Marine Bank & Trust Company	4.63	2.75	2.77	96.39
Community Bank Of The South	4.38	2.23	2.66	96.01

Select Peer Average	5.53	3.21	3.46	96.50
----------------------------	-------------	-------------	-------------	--------------