

# Community Bank Of The South

Merritt Island, FL

Established  
11/29/1999

## 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 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)

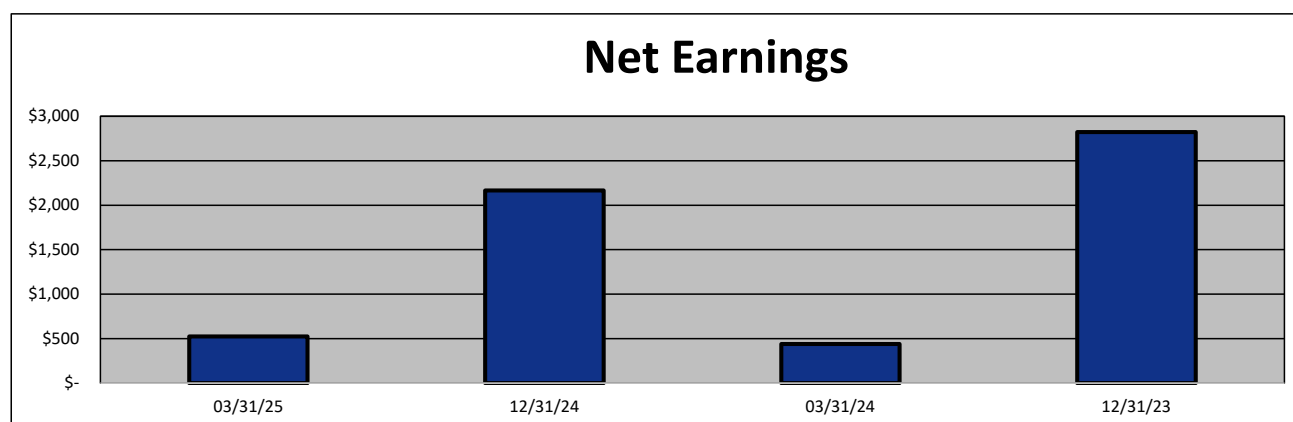
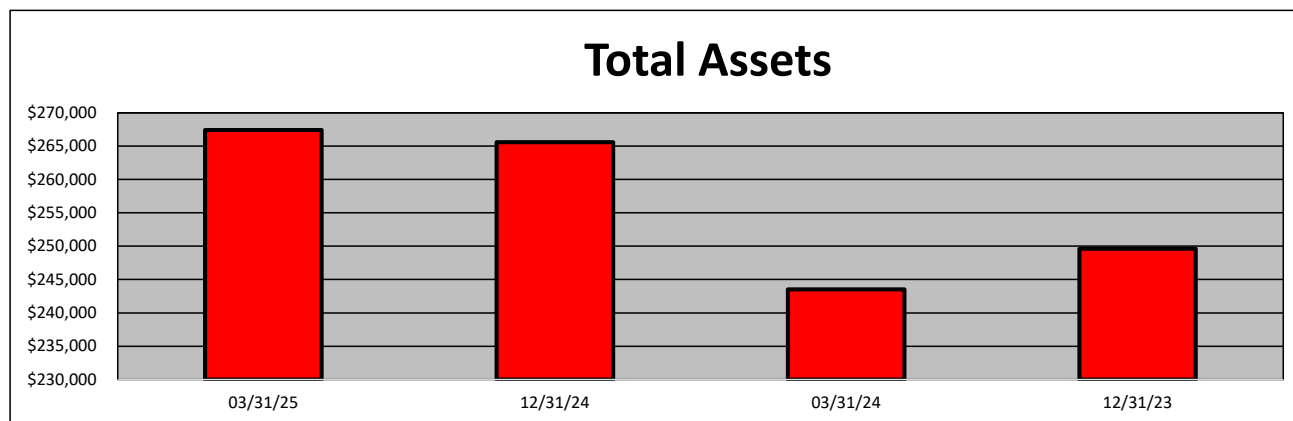
**EXECUTIVE SUMMARY - Community Bank of the South**  
(Percentage)

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	7.32	6.87	6.65	6.75	11.26	11.87
Leverage Ratio	9.32	9.08	9.29	9.21	17.35	12.79
Tier 1 Cap/Risk Based Assets	24.69	21.86	23.15	22.02	18.59	10.79
Risk Based Ratio	25.75	22.82	24.20	23.02	19.41	11.35
Common Equity Tier 1 Capital Ratio	24.69	21.86	23.15	22.02	18.53	10.79
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	30.19	30.11	32.47	31.34	73.43	80.83
Loans/Assets	27.56	27.68	29.89	28.75	62.13	67.58
Securities/Assets	31.19	31.83	32.42	32.67	18.87	12.49
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.79	0.86	0.72	1.12	0.20	0.88
Return on Avg Equity	11.10	12.24	10.65	17.74	10.12	9.80
Nonint Income/Avg Assets	0.16	0.17	0.16	0.19	0.78	0.88
Net Overhead Ratio	1.49	1.57	1.53	1.48	2.92	2.19
Efficiency Ratio	60.31	59.78	63.39	52.73	93.91	69.33
Assets (per million) per Employee	14.07	14.75	12.82	13.14	10.55	9.56
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.30	1.30	1.28	1.44	1.27	1.06
Nonperforming Loans/Total Loans	0.00	0.00	0.00	0.00	0.52	0.28
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.00	0.36	0.22
Adjusted Texas Ratio	0.00	0.00	0.00	0.00	3.38	1.76
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	4.38	4.72	4.66	4.32	5.40	5.53
Cost of funds	2.23	2.47	2.35	1.68	2.84	3.21
Net interest margin	2.66	2.87	2.73	3.09	3.13	3.46
Avg Earning Assets/Avg Assets	96.01	94.85	91.65	95.87	95.62	96.50

**SELECTED FINANCIAL DATA - Community Bank of the South**  
(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	267,404	265,586	243,515	249,597	23,889	9.81
Cash and Equivalents	101,305	98,300	82,477	87,359	18,828	22.83
Securities	83,413	84,528	78,940	81,554	4,473	5.67
Loans, net	73,707	73,519	72,783	71,758	924	1.27
Deposit Accounts	244,146	244,132	224,124	228,973	20,022	8.93
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	19,584	18,243	16,200	16,840	3,384	20.89

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	525	2,165	440	2,822	85	19.32
Interest Income	2,788	11,338	2,622	10,417	166	6.33
Interest Expense	1,092	4,441	1,085	2,963	7	0.65
Net Interest Income	1,696	6,897	1,537	7,454	159	10.34
Prov for Credit Losses	-	(108)	-	-	-	NA
Noninterest income	103	435	99	490	4	4.04
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	1,089	4,401	1,042	4,206	47	4.51
Net Operating Income	710	3,039	594	3,738	116	19.53
Income Taxes	185	766	154	916	31	20.13

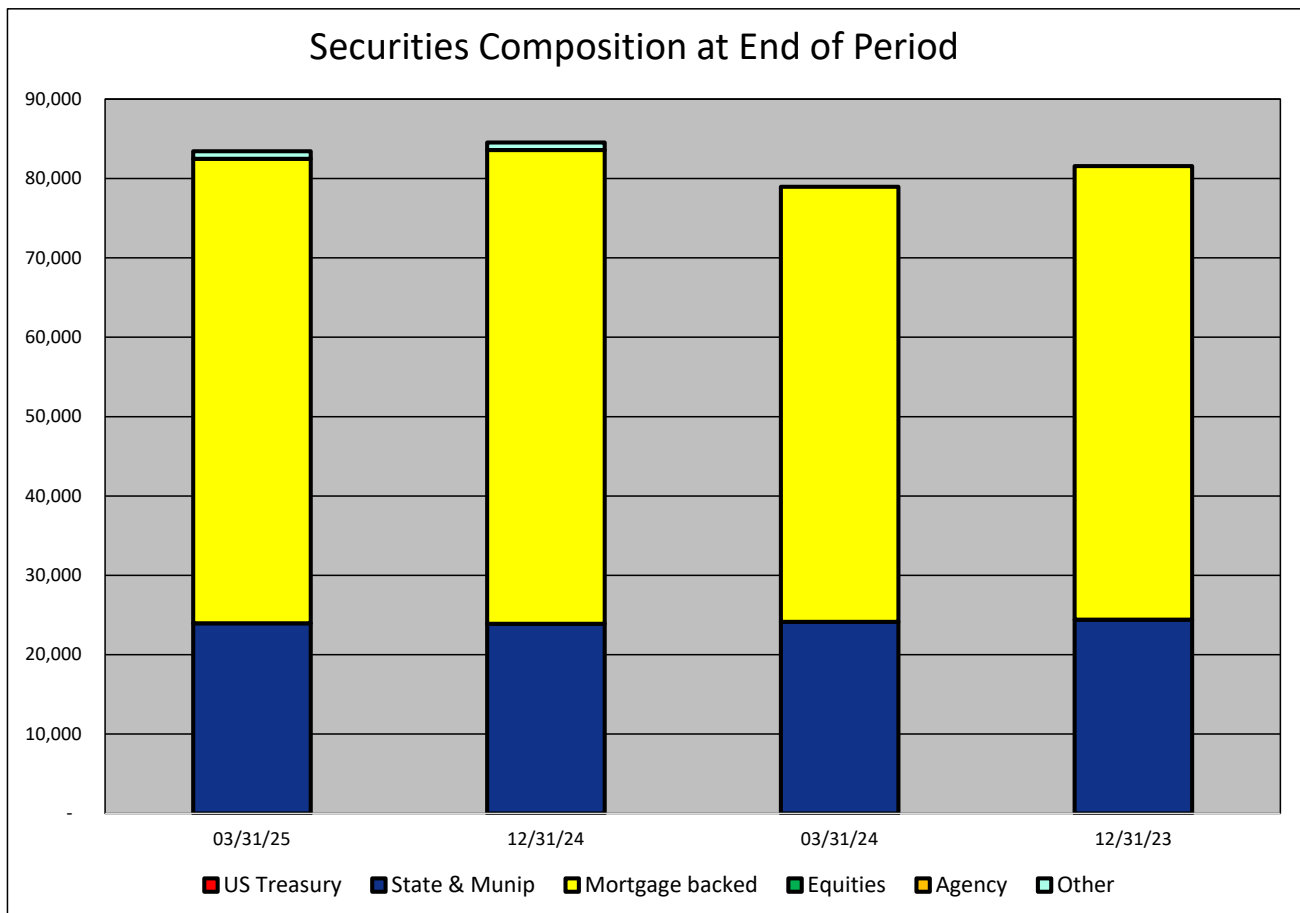


**SECURITIES COMPOSITION - Community Bank of the South**  
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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**SECURITIES CATEGORY:**

US Treasury	-	-	-	-	-	NA
State & Munip	23,960	23,915	24,136	24,417	(176)	(0.73)
Mortgage backed	58,504	59,674	54,804	57,137	3,700	6.75
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	949	939	-	-	949	NA
Total Securities	83,413	84,528	78,940	81,554	4,473	5.67

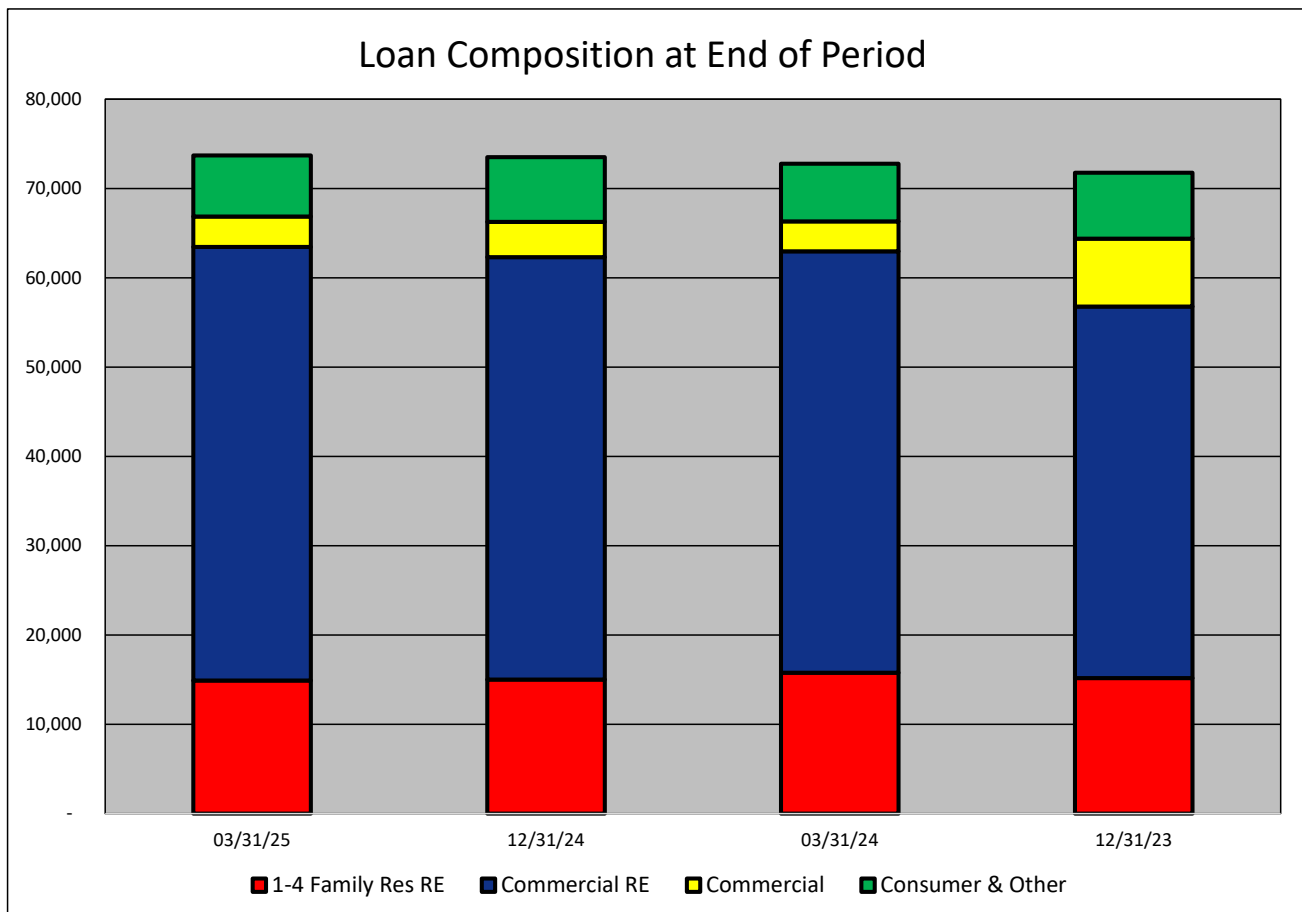


**LOAN PORTFOLIO COMPOSITION - Community Bank of the South**  
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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**LOAN CATEGORY:**

1-4 Family Res RE	14,891	15,000	15,774	15,187	(883)	(5.60)
Commercial RE	48,555	47,322	47,205	41,607	1,350	2.86
Commercial	3,416	3,953	3,351	7,599	65	1.94
Consumer & Other	6,845	7,244	6,453	7,365	392	6.07
Loans, Net	73,707	73,519	72,783	71,758	924	1.27



**LOAN PORTFOLIO QUALITY - Community Bank of the South**  
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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**ALLOWANCE FOR CREDIT LOSSES (LOANS):**

Beginning Balance	955	1,031	1,031	863	(76)	(7.37)
Total Recoveries	-	32	10	60	(10)	(100.00)
Total Charge-offs	-	-	-	-	-	NA
Provision Expense	-	(108)	-	-	-	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	(108)	108	108	(100.00)
Ending Balance	955	955	933	1,031	22	2.36

**NON-PERFORMING ASSETS:**

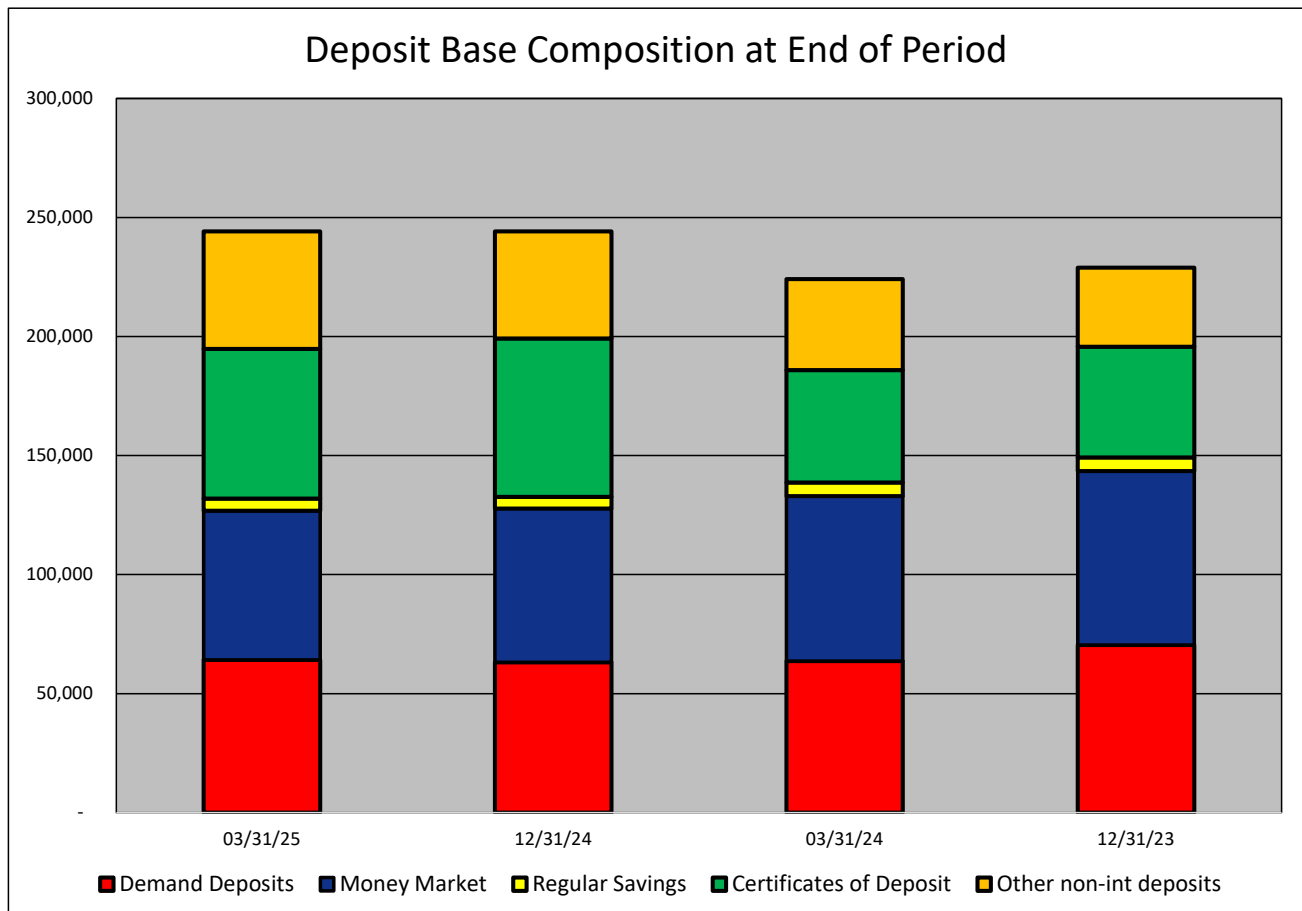
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	-	-	-	NA

**DEPOSIT BASE COMPOSITION - Community Bank of the South**  
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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**DEPOSIT BASE CATEGORY:**

Demand Deposits	64,182	63,155	63,663	70,392	519	0.82
Money Market	62,592	64,597	69,282	73,132	(6,690)	(9.66)
Regular Savings	5,122	4,841	5,690	5,654	(568)	(9.98)
Certificates of Deposit	62,915	66,552	47,293	46,500	15,622	33.03
Other non-int deposits	49,335	44,987	38,196	33,295	11,139	29.16
<b>Total Deposits</b>	<b>244,146</b>	<b>244,132</b>	<b>224,124</b>	<b>228,973</b>	<b>20,022</b>	<b>8.93</b>



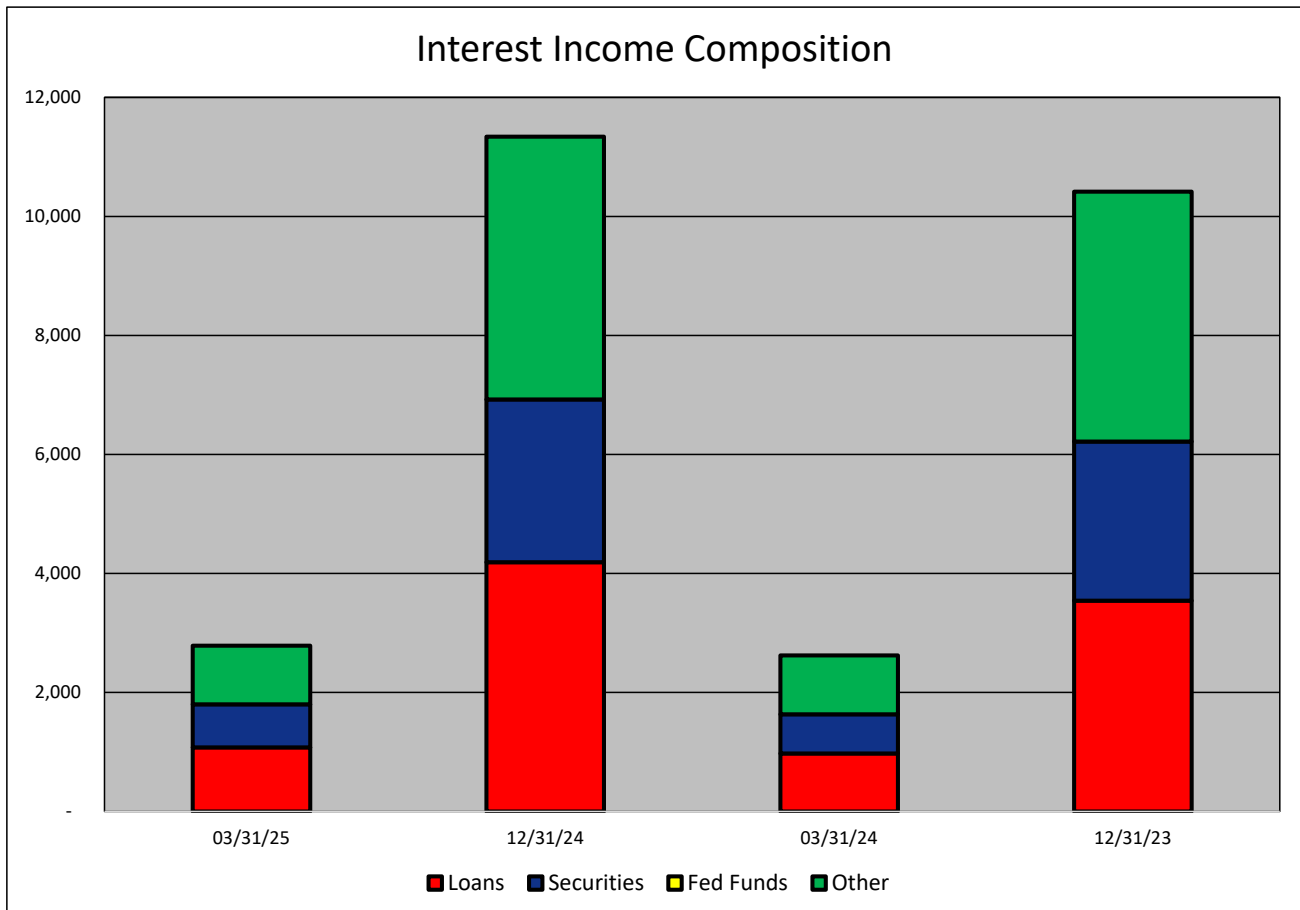


**INTEREST INCOME COMPOSITION- Community Bank of the South**  
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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**INTEREST INCOME CATEGORY**

Loans	1,075	4,188	974	3,541	101	10.37
Securities	724	2,736	658	2,677	66	10.03
Fed Funds	-	-	-	-	-	NA
Other	989	4,414	990	4,199	(1)	(0.10)
<b>Total Int Income</b>	<b>2,788</b>	<b>11,338</b>	<b>2,622</b>	<b>10,417</b>	<b>166</b>	<b>6.33</b>

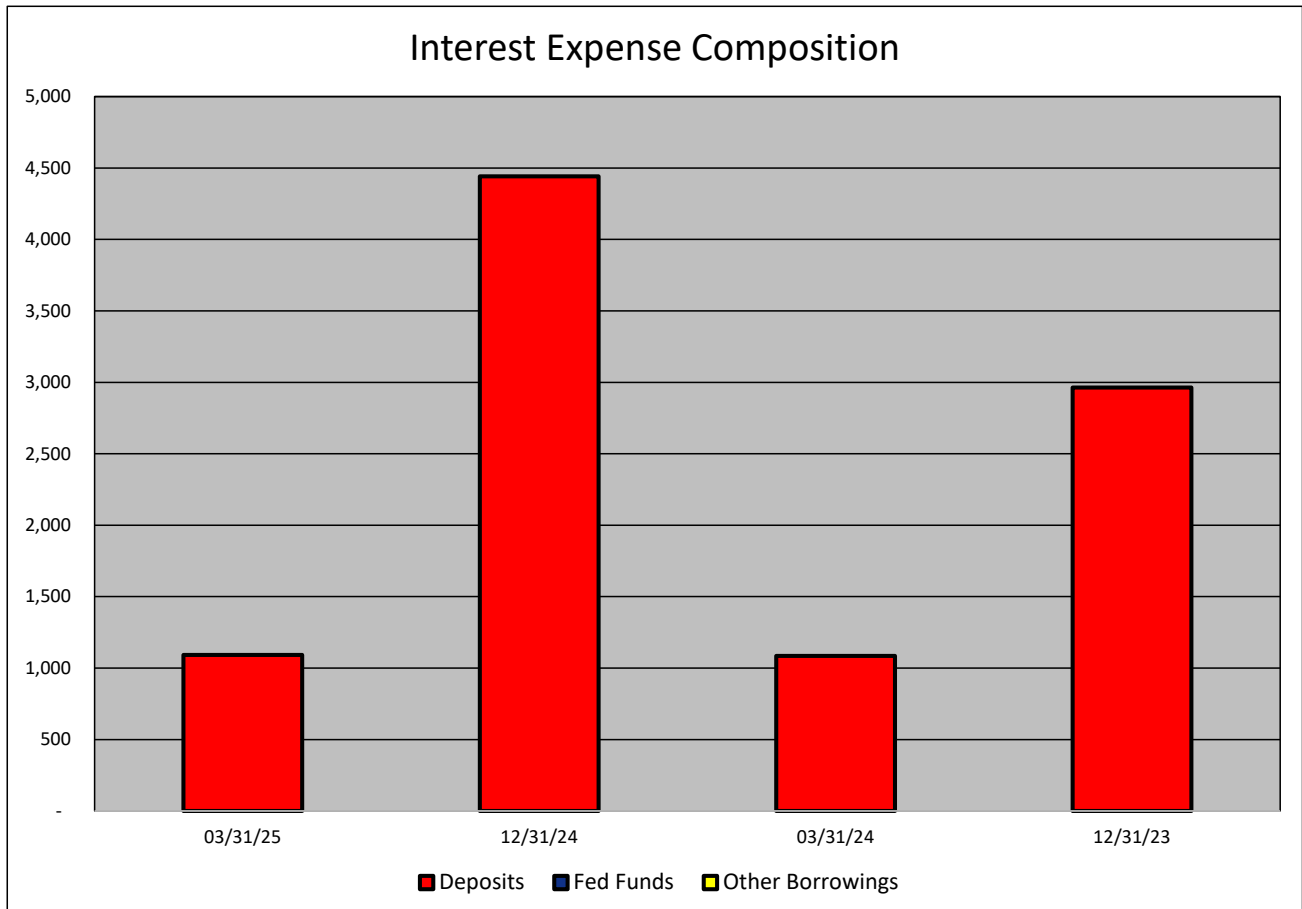


**INTEREST EXPENSE COMPOSITION- Community Bank of the South**  
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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**INTEREST EXPENSE CATEGORY**

Deposits	1,092	4,441	1,085	2,963	7	0.65
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
<b>Total Int Expense</b>	<b>1,092</b>	<b>4,441</b>	<b>1,085</b>	<b>2,963</b>	<b>7</b>	<b>0.65</b>

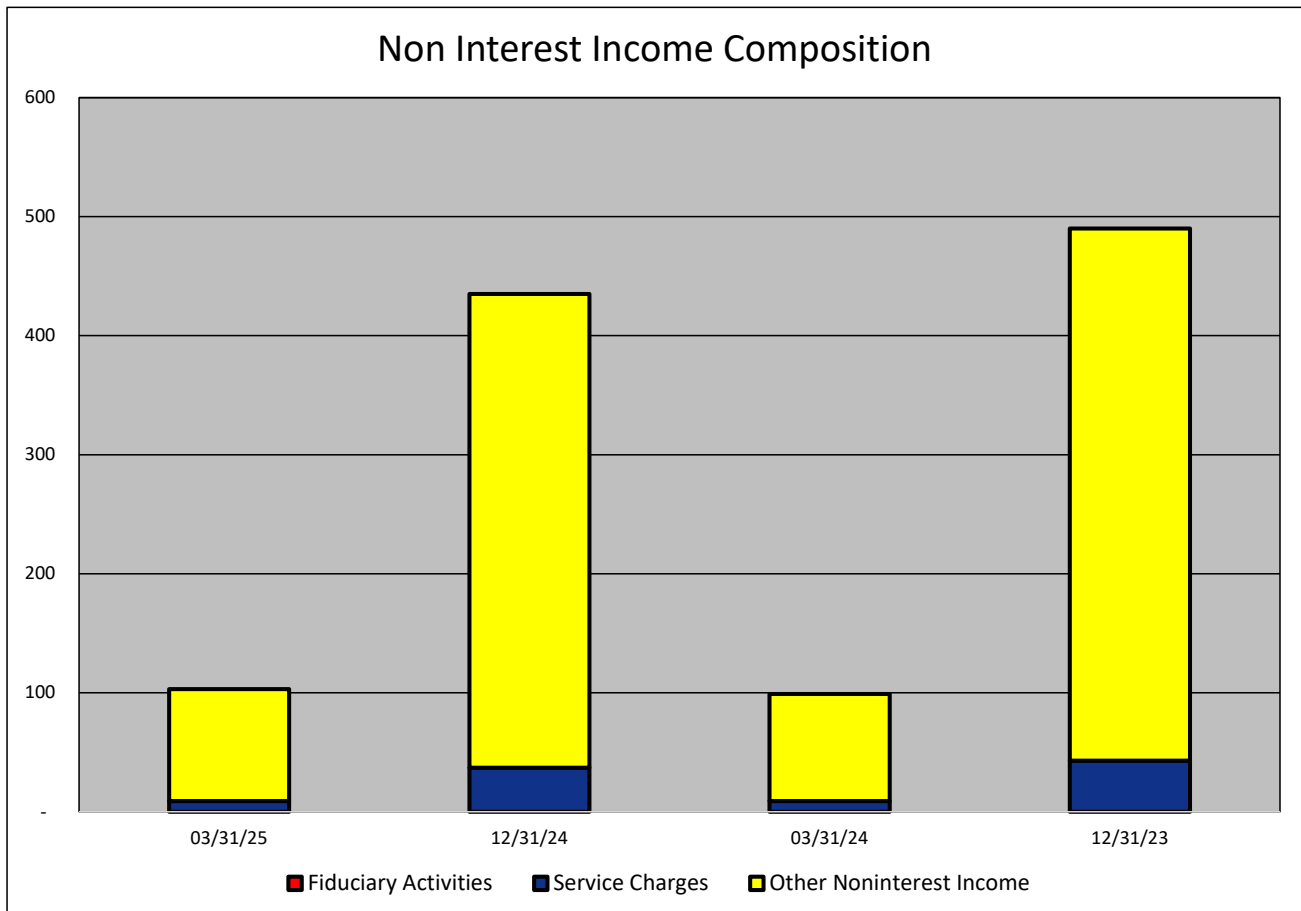


**NONINTEREST INCOME COMPOSITION- Community Bank of the South**  
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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**NONINTEREST INCOME CATEGORY**

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	9	37	9	43	-	-
Other Noninterest Income	94	398	90	447	4	4.44
<b>Total Nonint. Income</b>	<b>103</b>	<b>435</b>	<b>99</b>	<b>490</b>	<b>4</b>	<b>4.04</b>

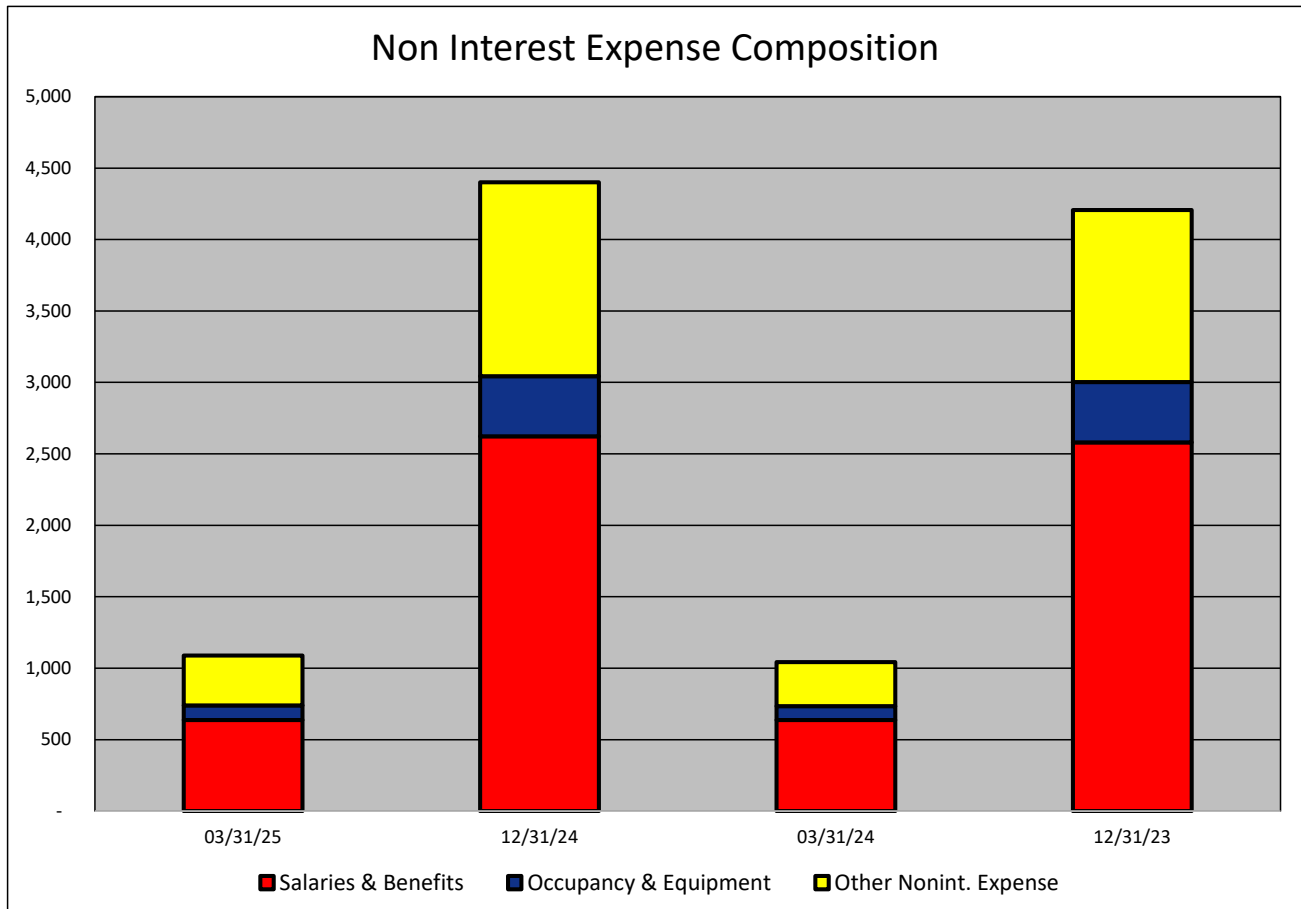


**NONINTEREST EXPENSE COMPOSITION- Community Bank of the South**  
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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**NONINTEREST EXPENSE CATEGORY**

Salaries & Benefits	637	2,623	638	2,580	(1)	(0.16)
Occupancy & Equipment	102	420	97	423	5	5.15
Other Nonint. Expense	350	1,358	307	1,203	43	14.01
Total Nonint. Expense	1,089	4,401	1,042	4,206	47	4.51



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

<b>Select Peer Average</b>	<b>1,573,151</b>	<b>1,465,768</b>	<b>18.37</b>
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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	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)

<b>Select Peer Average</b>	1,063,622	994,165	23.16
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**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	<b>19.50</b>	36.08	37.33	36.08
Evermore Bank	17.85	<b>18.96</b>	22.05	23.02	22.05
Desjardins Bank, National Association	18.54	<b>18.35</b>	0.00	0.00	0.00
Locality Bank	15.36	<b>15.88</b>	0.00	0.00	0.00
American National Bank	12.59	<b>14.69</b>	17.72	18.32	17.72
Optimumbank	10.96	<b>11.71</b>	0.00	0.00	0.00
Seacoast National Bank	14.05	<b>10.51</b>	13.85	15.10	13.85
Cypress Bank & Trust	9.82	<b>10.14</b>	0.00	0.00	0.00
Bank Of Belle Glade	6.85	<b>9.63</b>	0.00	0.00	0.00
Anchor Bank	8.53	<b>9.46</b>	0.00	0.00	0.00
Marine Bank & Trust Company	6.80	<b>9.33</b>	14.31	15.56	14.31
Community Bank Of The South	7.32	<b>9.32</b>	24.69	25.75	24.69
Paradise Bank	6.41	<b>8.73</b>	11.57	12.49	11.57

<b>Select Peer Average</b>	11.87	12.79	10.79	11.35	10.79
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**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	<b>110.06</b>	80.58	6.51
Natbank, National Association	<b>106.09</b>	83.70	2.25
Evermore Bank	<b>100.55</b>	81.45	4.05
Optimumbank	<b>93.61</b>	81.82	2.70
Locality Bank	<b>92.35</b>	77.78	3.76
Anchor Bank	<b>91.18</b>	72.13	9.93
Seacoast National Bank	<b>83.13</b>	66.52	20.77
American National Bank	<b>81.89</b>	70.13	12.87
Paradise Bank	<b>80.00</b>	72.62	9.72
Marine Bank & Trust Company	<b>75.07</b>	69.54	22.33
Cypress Bank & Trust	<b>67.61</b>	58.44	14.67
Bank Of Belle Glade	<b>39.11</b>	36.24	21.67
Community Bank Of The South	<b>30.19</b>	27.56	31.19

<b>Select Peer Average</b>	<b>80.83</b>	<b>67.58</b>	<b>12.49</b>
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**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	<b>2.86</b>	42.87
Optimumbank	959,163	<b>1.77</b>	16.25
Desjardins Bank, National Association	338,969	<b>1.56</b>	8.60
Bank Of Belle Glade	148,862	<b>1.33</b>	17.72
Anchor Bank	458,614	<b>0.91</b>	9.85
American National Bank	433,344	<b>0.83</b>	6.46
Seacoast National Bank	15,579,024	<b>0.82</b>	5.83
Community Bank Of The South	265,480	<b>0.79</b>	11.10
Marine Bank & Trust Company	654,014	<b>0.57</b>	8.70
Cypress Bank & Trust	171,625	<b>0.38</b>	3.64
Natbank, National Association	230,062	<b>0.22</b>	1.14
Evermore Bank	202,645	<b>0.07</b>	0.36
Locality Bank	281,511	<b>(0.71)</b>	(5.06)

<b>Select Peer Average</b>	1,550,214	0.88	9.80
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**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	<b>48.12</b>	12.53
Bank Of Belle Glade	0.21	1.61	<b>50.63</b>	11.32
Paradise Bank	0.98	2.08	<b>51.72</b>	9.31
Community Bank Of The South	0.16	1.49	<b>60.31</b>	14.07
Desjardins Bank, National Association	0.98	2.29	<b>60.92</b>	7.14
Anchor Bank	0.41	1.74	<b>61.66</b>	10.88
Seacoast National Bank	0.52	1.77	<b>63.63</b>	10.55
American National Bank	0.23	1.70	<b>63.70</b>	15.60
Marine Bank & Trust Company	0.28	1.91	<b>72.88</b>	9.05
Evermore Bank	0.17	2.85	<b>82.47</b>	7.69
Cypress Bank & Trust	6.15	2.28	<b>92.53</b>	3.31
Locality Bank	0.31	3.24	<b>95.01</b>	7.77
Natbank, National Association	0.52	3.83	<b>97.77</b>	5.03

<b>Select Peer Average</b>	0.88	2.19	69.33	9.56
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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	<b>0.00</b>	0.00
Community Bank Of The South	1.30	0.00	<b>0.00</b>	0.00
Bank Of Belle Glade	0.73	0.00	<b>0.00</b>	0.00
Evermore Bank	0.94	0.00	<b>0.00</b>	0.00
Cypress Bank & Trust	1.29	0.00	<b>0.00</b>	0.00
Marine Bank & Trust Company	1.54	0.00	<b>0.00</b>	0.00
Desjardins Bank, National Association	1.02	0.03	<b>0.03</b>	0.13
Anchor Bank	0.61	0.27	<b>0.20</b>	2.20
Natbank, National Association	0.73	0.28	<b>0.24</b>	1.20
Paradise Bank	0.91	0.33	<b>0.24</b>	3.41
Seacoast National Bank	1.34	0.68	<b>0.50</b>	4.68
Optimumbank	1.03	0.94	<b>0.77</b>	6.51
Locality Bank	1.69	1.11	<b>0.87</b>	4.72

Select Peer Average	1.06	0.28	0.22	1.76
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**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	<b>1.37</b>	9.53	9.94	14.40	0.00
Marine Bank & Trust Company	<b>1.35</b>	3.27	0.00	0.31	22.02
Seacoast National Bank	<b>1.22</b>	1.40	0.58	3.97	16.71
Optimumbank	<b>1.08</b>	1.89	11.82	0.35	2.36
Bank Of Belle Glade	<b>1.00</b>	40.19	0.00	5.18	16.48
Natbank, National Association	<b>0.77</b>	10.94	0.16	0.00	2.25
Anchor Bank	<b>0.74</b>	13.38	0.00	2.51	7.42
Locality Bank	<b>0.73</b>	16.87	0.00	0.00	3.76
American National Bank	<b>0.69</b>	2.19	9.59	0.00	12.87
Community Bank Of The South	<b>0.67</b>	37.21	0.00	0.00	31.19
Evermore Bank	<b>0.62</b>	13.23	0.00	0.00	4.05
Desjardins Bank, National Association	<b>0.52</b>	11.32	0.00	6.51	0.00
Paradise Bank	<b>0.48</b>	9.52	0.00	0.00	9.72

<b>Select Peer Average</b>	<b>0.86</b>	<b>13.15</b>	<b>2.47</b>	<b>2.56</b>	<b>9.91</b>
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**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	<b>83.09</b>	1.30	0.00	0.00
Optimumbank	<b>80.97</b>	0.50	0.00	0.00
Evermore Bank	<b>80.06</b>	0.91	0.00	0.00
Desjardins Bank, National Association	<b>79.76</b>	0.68	0.00	0.00
Locality Bank	<b>76.47</b>	0.69	0.00	0.02
Paradise Bank	<b>71.96</b>	5.31	0.00	0.33
Anchor Bank	<b>71.70</b>	2.27	0.00	0.00
American National Bank	<b>69.67</b>	0.06	0.00	0.00
Marine Bank & Trust Company	<b>68.39</b>	1.46	0.00	0.00
Seacoast National Bank	<b>65.52</b>	0.98	0.05	5.09
Cypress Bank & Trust	<b>57.69</b>	2.93	0.00	0.06
Bank Of Belle Glade	<b>35.97</b>	0.39	0.00	0.00
Community Bank Of The South	<b>27.21</b>	0.92	0.00	0.00

<b>Select Peer Average</b>	66.80	1.42	0.00	0.42
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**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	<b>72.87</b>	17.90	90.76	0.00	9.24
Natbank, National Association	<b>60.17</b>	39.83	100.00	0.00	0.00
Bank Of Belle Glade	<b>47.09</b>	52.91	100.00	0.00	0.00
Cypress Bank & Trust	<b>29.99</b>	68.48	98.46	1.54	0.00
Paradise Bank	<b>29.93</b>	67.90	97.83	0.00	2.17
American National Bank	<b>29.11</b>	70.89	100.00	0.00	0.00
Marine Bank & Trust Company	<b>28.18</b>	71.82	100.00	0.00	0.00
Optimumbank	<b>27.42</b>	71.42	98.84	0.00	1.16
Seacoast National Bank	<b>26.19</b>	67.97	94.16	2.36	3.48
Community Bank Of The South	<b>24.61</b>	<b>75.39</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>
Anchor Bank	<b>22.92</b>	64.31	87.22	0.00	12.78
Locality Bank	<b>13.08</b>	86.92	100.00	0.00	0.00
Evermore Bank	<b>9.18</b>	90.82	100.00	0.00	0.00

<b>Select Peer Average</b>	32.36	65.12	97.48	0.30	2.22
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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	<b>5.38</b>	91.98
Desjardins Bank, National Association	5.21	3.30	<b>4.50</b>	97.42
Optimumbank	6.37	3.59	<b>4.00</b>	98.24
Natbank, National Association	5.18	3.91	<b>3.96</b>	99.09
Evermore Bank	6.70	4.31	<b>3.54</b>	98.63
Locality Bank	6.42	3.87	<b>3.48</b>	98.30
Bank Of Belle Glade	4.29	1.70	<b>3.41</b>	99.43
Seacoast National Bank	5.26	2.66	<b>3.41</b>	90.02
Anchor Bank	5.79	3.76	<b>3.21</b>	96.12
Cypress Bank & Trust	5.37	3.40	<b>3.09</b>	95.80
American National Bank	5.10	3.54	<b>2.89</b>	97.05
Marine Bank & Trust Company	4.63	2.75	<b>2.77</b>	96.39
Community Bank Of The South	4.38	2.23	<b>2.66</b>	96.01

<b>Select Peer Average</b>	5.53	3.21	3.46	96.50
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