

# Cypress Bank & Trust

Melbourne, FL

Established

8/16/2021

## 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 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)

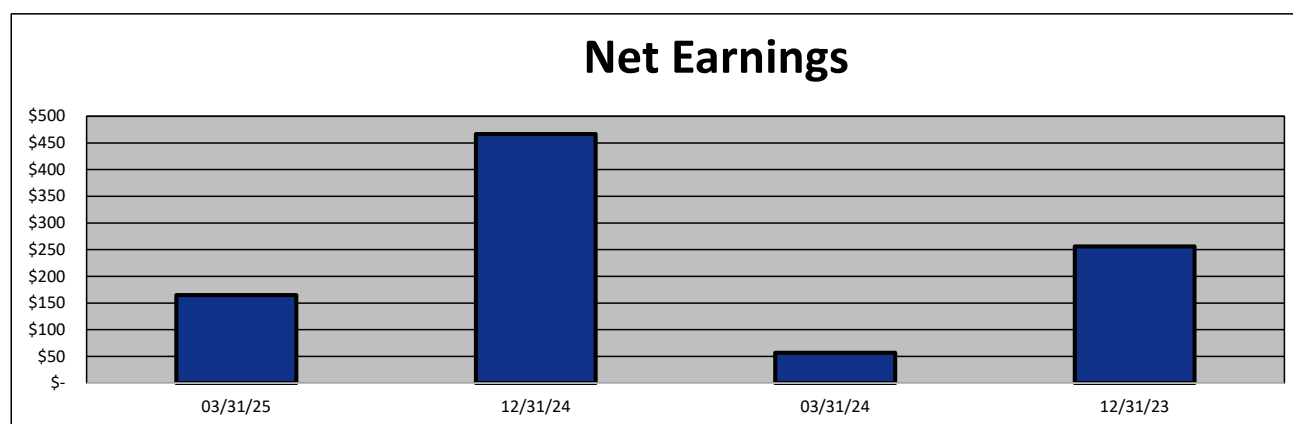
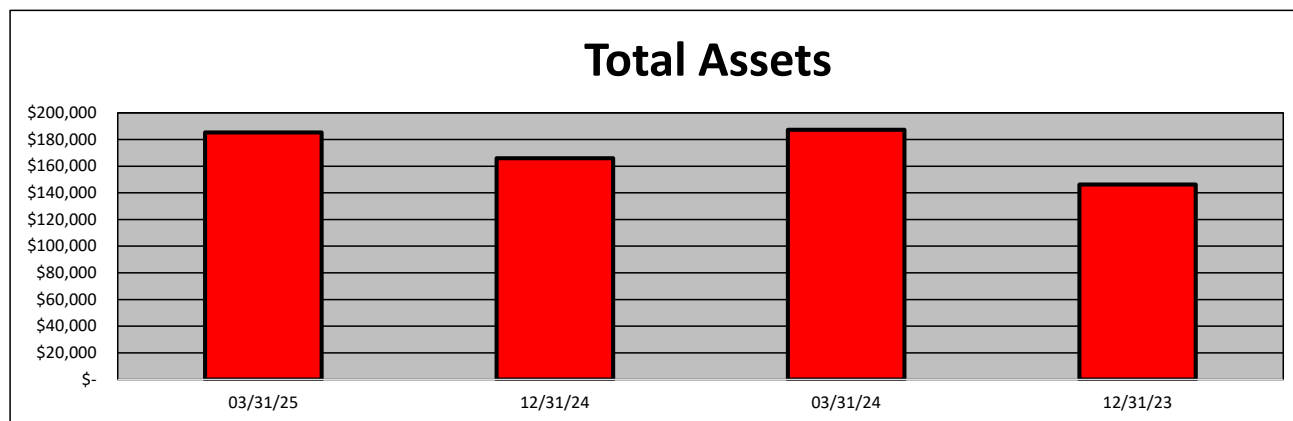
**EXECUTIVE SUMMARY - Cypress Bank & Trust**  
(Percentage)

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	9.82	10.86	9.37	11.94	11.26	11.87
Leverage Ratio	10.14	10.20	10.22	11.87	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
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	67.61	71.16	48.99	62.31	73.43	80.83
Loans/Assets	58.44	60.23	42.75	52.38	62.13	67.58
Securities/Assets	14.67	16.77	17.75	20.24	18.87	12.49
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.38	0.28	0.14	0.19	0.20	0.88
Return on Avg Equity	3.64	2.64	1.30	1.54	10.12	9.80
Nonint Income/Avg Assets	6.15	6.01	5.80	6.63	0.78	0.88
Net Overhead Ratio	2.28	2.25	2.56	2.72	2.92	2.19
Efficiency Ratio	92.53	93.37	97.19	95.92	93.91	69.33
Assets (per million) per Employee	3.31	2.86	3.47	2.71	10.55	9.56
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.29	1.27	1.21	1.23	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	5.37	5.52	5.31	5.04	5.40	5.53
Cost of funds	3.40	3.55	3.36	2.63	2.84	3.21
Net interest margin	3.09	3.08	3.05	3.43	3.13	3.46
Avg Earning Assets/Avg Assets	95.80	92.03	91.73	90.80	95.62	96.50

**SELECTED FINANCIAL DATA - Cypress Bank & Trust**  
(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	185,325	166,010	187,234	146,276	(1,909)	(1.02)
Cash and Equivalents	38,620	26,709	61,909	28,265	(23,289)	(37.62)
Securities	27,196	27,845	33,240	29,612	(6,044)	(18.18)
Loans, net	108,305	99,996	80,047	76,621	28,258	35.30
Deposit Accounts	160,195	140,513	163,410	122,967	(3,215)	(1.97)
Fed Funds & Repos	2,501	2,456	2,122	1,912	379	17.86
Total Equity	18,208	18,025	17,549	17,469	659	3.76

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	165	467	57	256	108	189.47
Interest Income	2,208	8,556	1,981	6,225	227	11.46
Interest Expense	937	3,774	844	1,981	93	11.02
Net Interest Income	1,271	4,782	1,137	4,244	134	11.79
Prov for Credit Losses	123	326	25	85	98	392.00
Noninterest income	2,637	10,125	2,356	9,022	281	11.93
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	3,616	13,918	3,395	12,725	221	6.51
Net Operating Income	169	663	73	456	96	131.51
Income Taxes	57	149	16	81	41	256.25

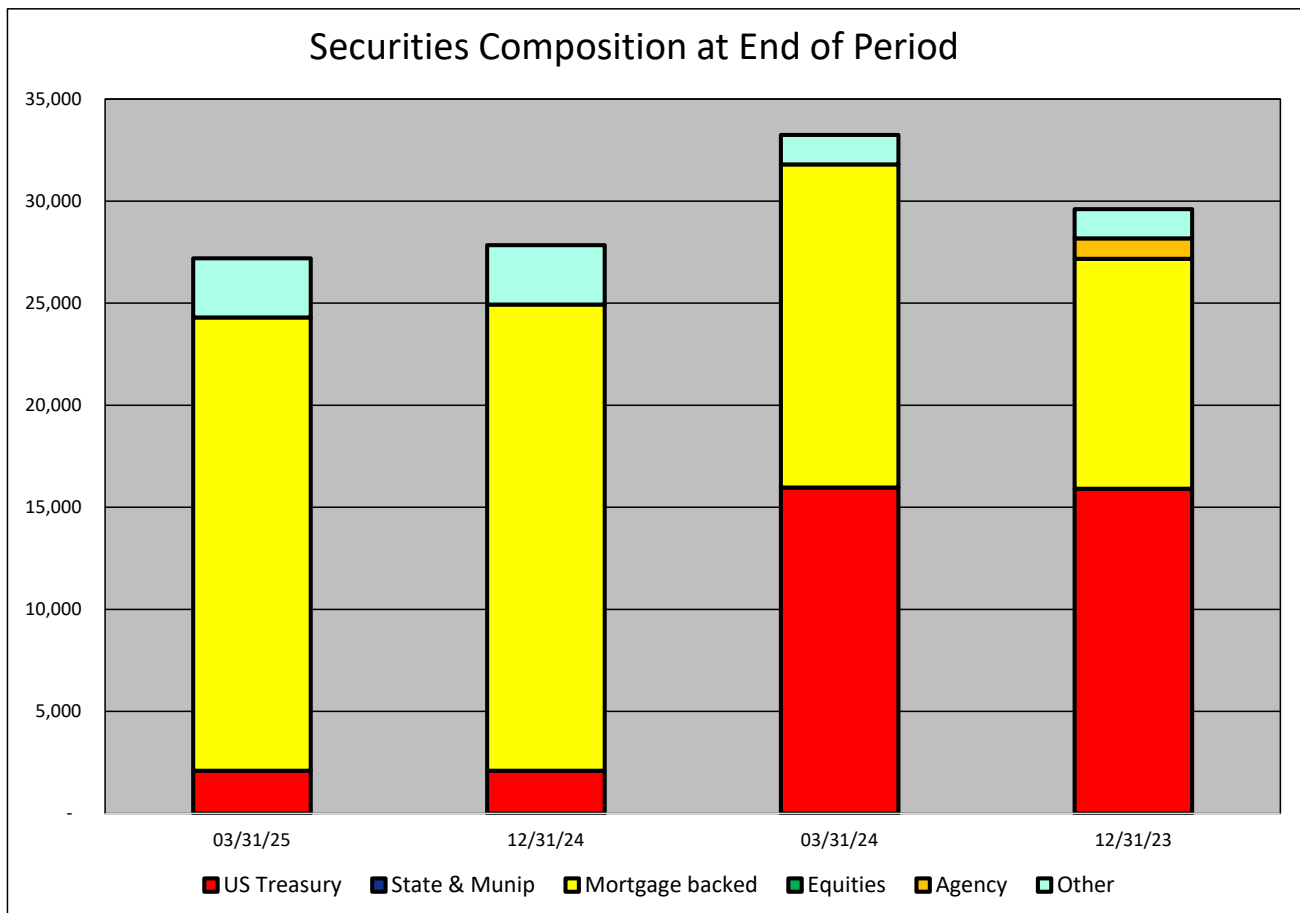


**SECURITIES COMPOSITION - Cypress Bank & Trust**  
(Dollars in Thousands)

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	2,096	2,092	15,972	15,906	(13,876)	(86.88)
State & Munip	-	-	-	-	-	NA
Mortgage backed	22,211	22,840	15,830	11,268	6,381	40.31
Equities	-	-	-	-	-	NA
Agency	-	-	-	1,000	-	NA
Other	2,889	2,913	1,438	1,438	1,451	100.90
Total Securities	27,196	27,845	33,240	29,612	(6,044)	(18.18)

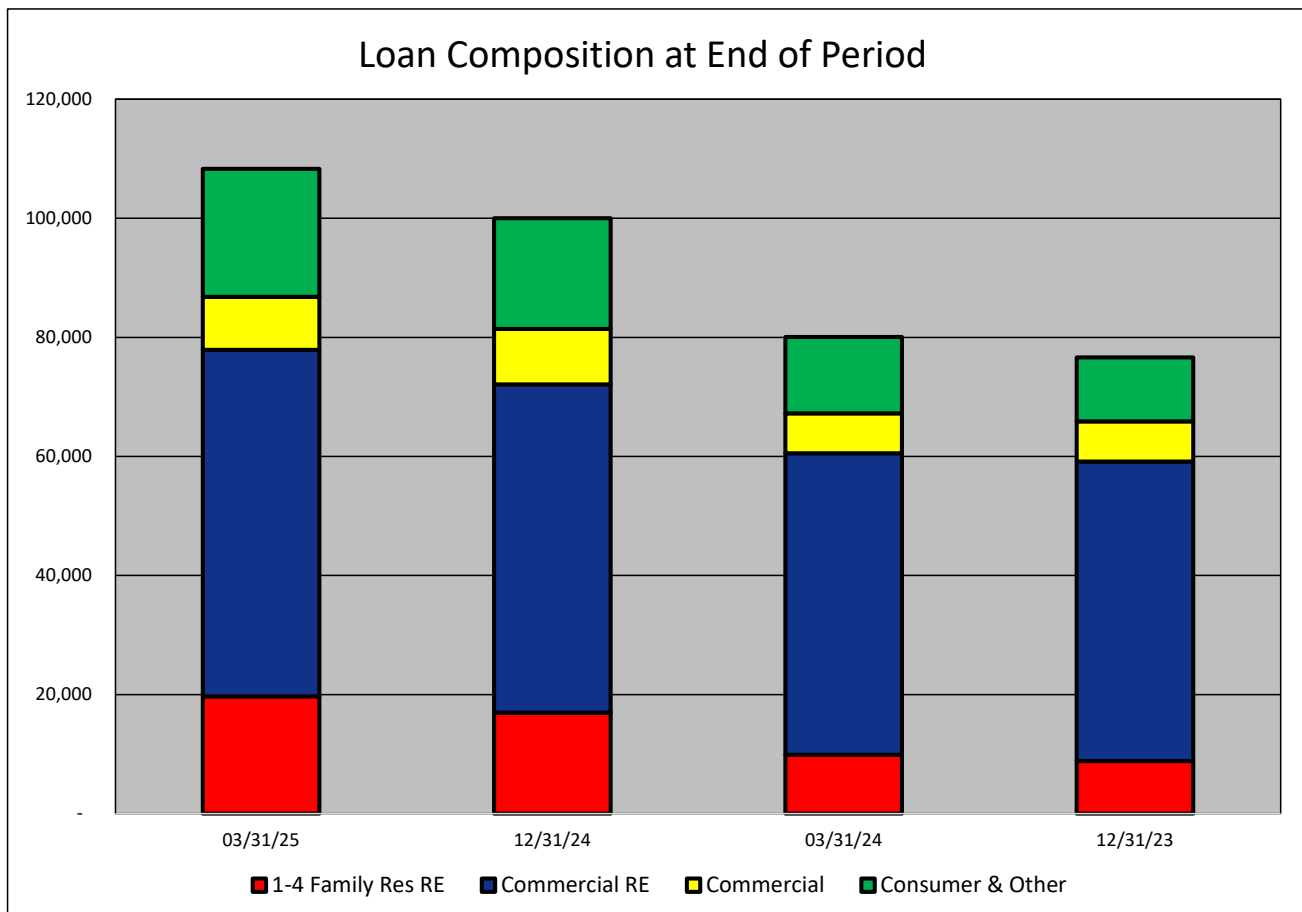


**LOAN PORTFOLIO COMPOSITION - Cypress Bank & Trust**  
(Dollars in Thousands)

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	19,716	16,943	9,903	8,822	9,813	99.09
Commercial RE	58,182	55,132	50,607	50,314	7,575	14.97
Commercial	8,927	9,326	6,704	6,743	2,223	33.16
Consumer & Other	21,480	18,595	12,833	10,742	8,647	67.38
Loans, Net	108,305	99,996	80,047	76,621	28,258	35.30



**LOAN PORTFOLIO QUALITY - Cypress Bank & Trust**  
(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	1,270	944	944	859	326	34.53
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	-	-	-	-	NA
Provision Expense	123	326	25	85	98	392.00
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	1,393	1,270	969	944	424	43.76

**NON-PERFORMING ASSETS:**

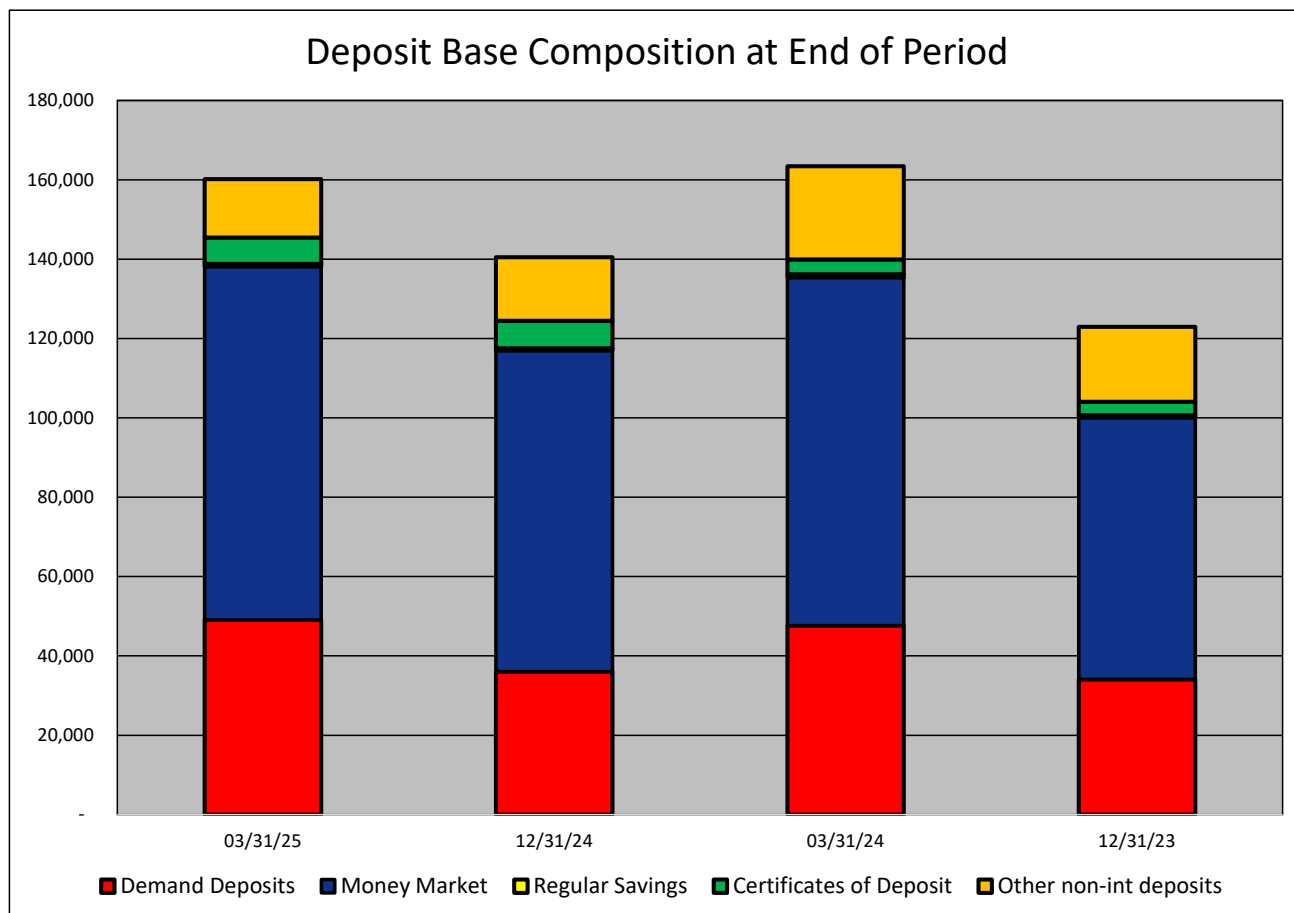
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	-	-	-	NA

**DEPOSIT BASE COMPOSITION - Cypress Bank & Trust**  
(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	49,017	36,066	47,656	34,072	1,361	2.86
Money Market	89,163	80,899	87,764	66,018	1,399	1.59
Regular Savings	617	578	795	574	(178)	(22.39)
Certificates of Deposit	6,640	6,919	3,735	3,405	2,905	77.78
Other non-int deposits	14,758	16,051	23,460	18,898	(8,702)	(37.09)
<b>Total Deposits</b>	<b>160,195</b>	<b>140,513</b>	<b>163,410</b>	<b>122,967</b>	<b>(3,215)</b>	<b>(1.97)</b>



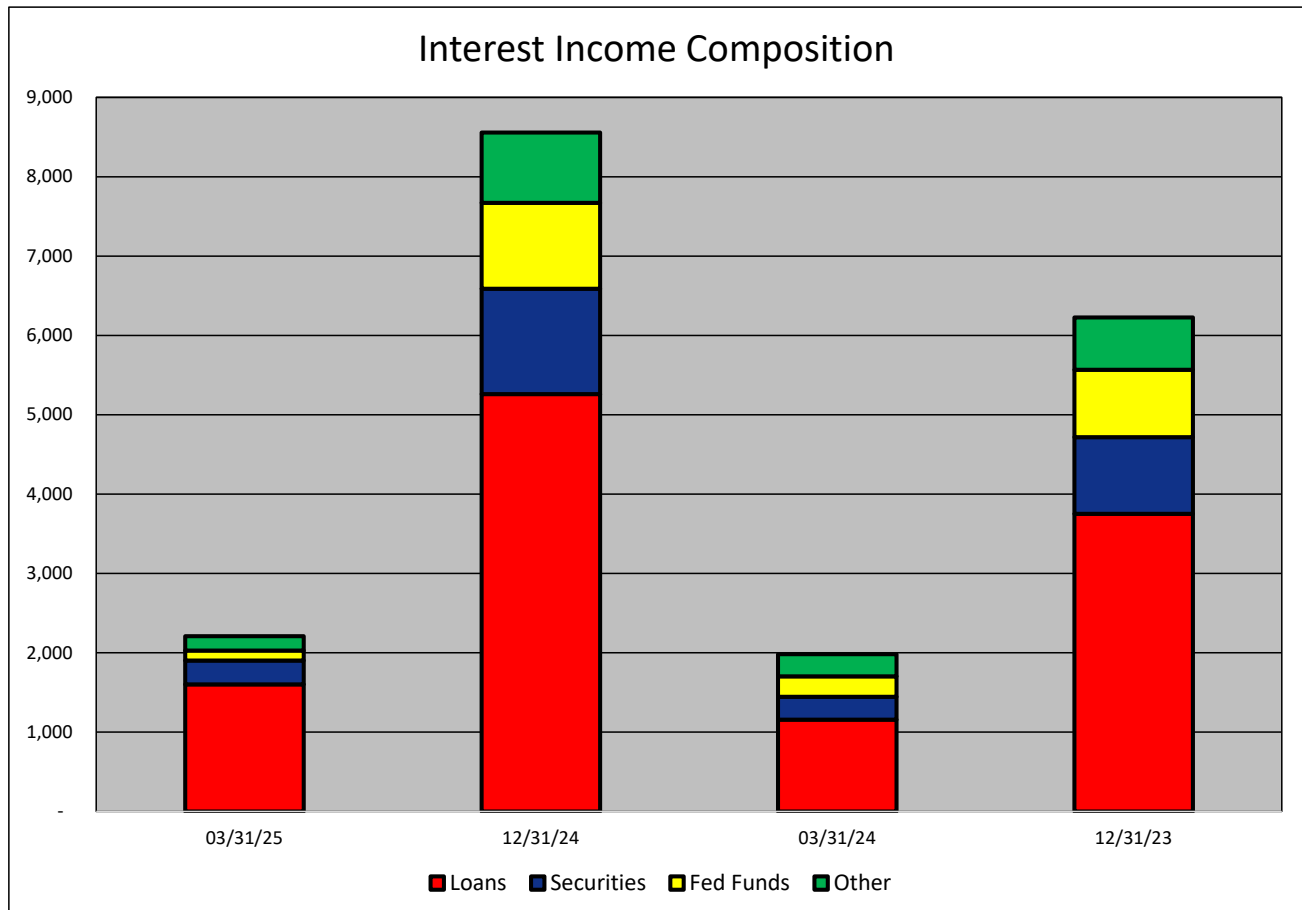


**INTEREST INCOME COMPOSITION- Cypress Bank & Trust**  
(Dollars in Thousands)

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	1,601	5,260	1,156	3,751	445	38.49
Securities	300	1,328	289	967	11	3.81
Fed Funds	126	1,082	257	848	(131)	(50.97)
Other	181	886	279	659	(98)	(35.13)
<b>Total Int Income</b>	<b>2,208</b>	<b>8,556</b>	<b>1,981</b>	<b>6,225</b>	<b>227</b>	<b>11.46</b>

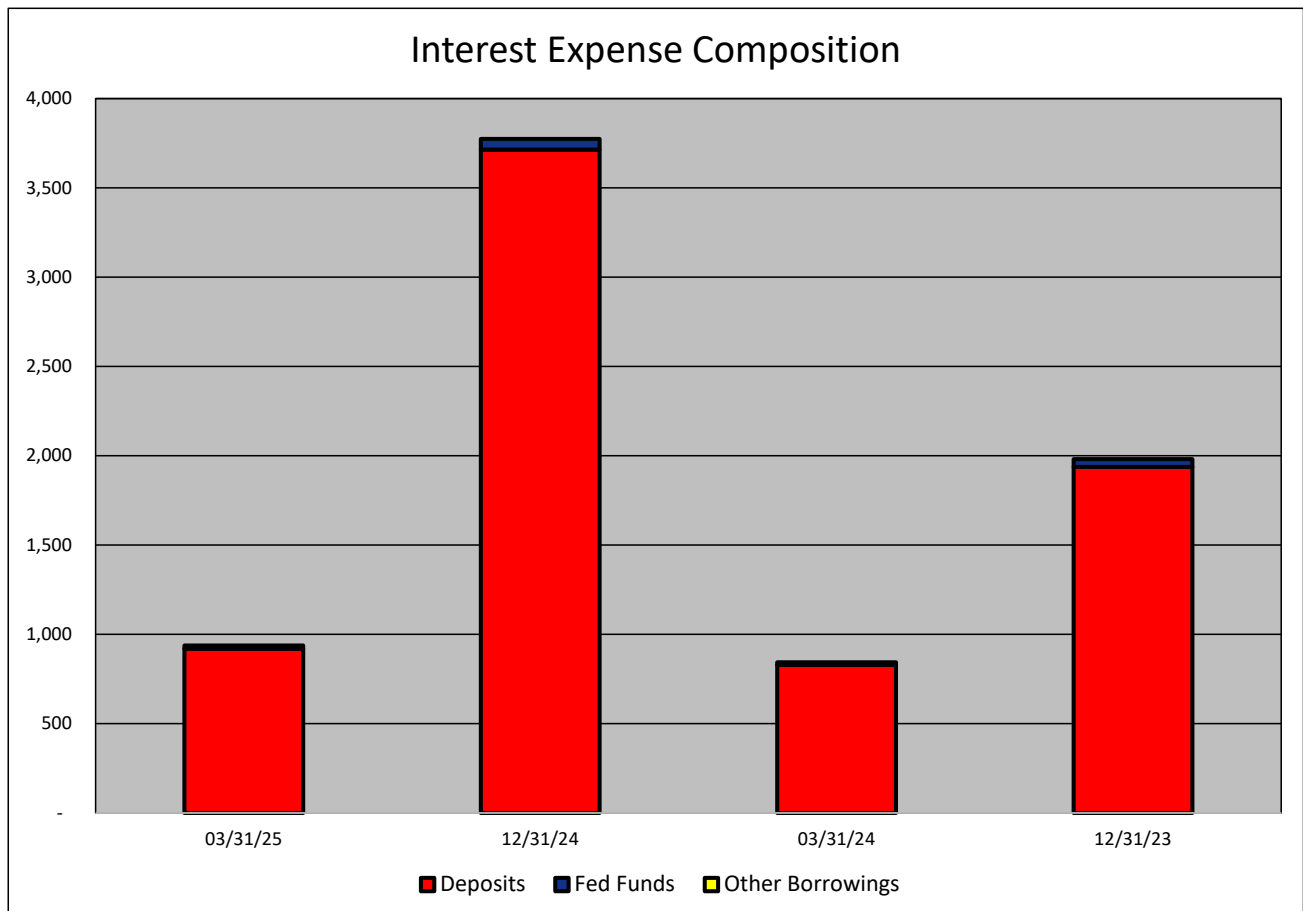


**INTEREST EXPENSE COMPOSITION- Cypress Bank & Trust**  
(Dollars in Thousands)

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	920	3,714	829	1,937	91	10.98
Fed Funds	17	60	15	44	2	13.33
Other Borrowings	-	-	-	-	-	NA
<b>Total Int Expense</b>	<b>937</b>	<b>3,774</b>	<b>844</b>	<b>1,981</b>	<b>93</b>	<b>11.02</b>

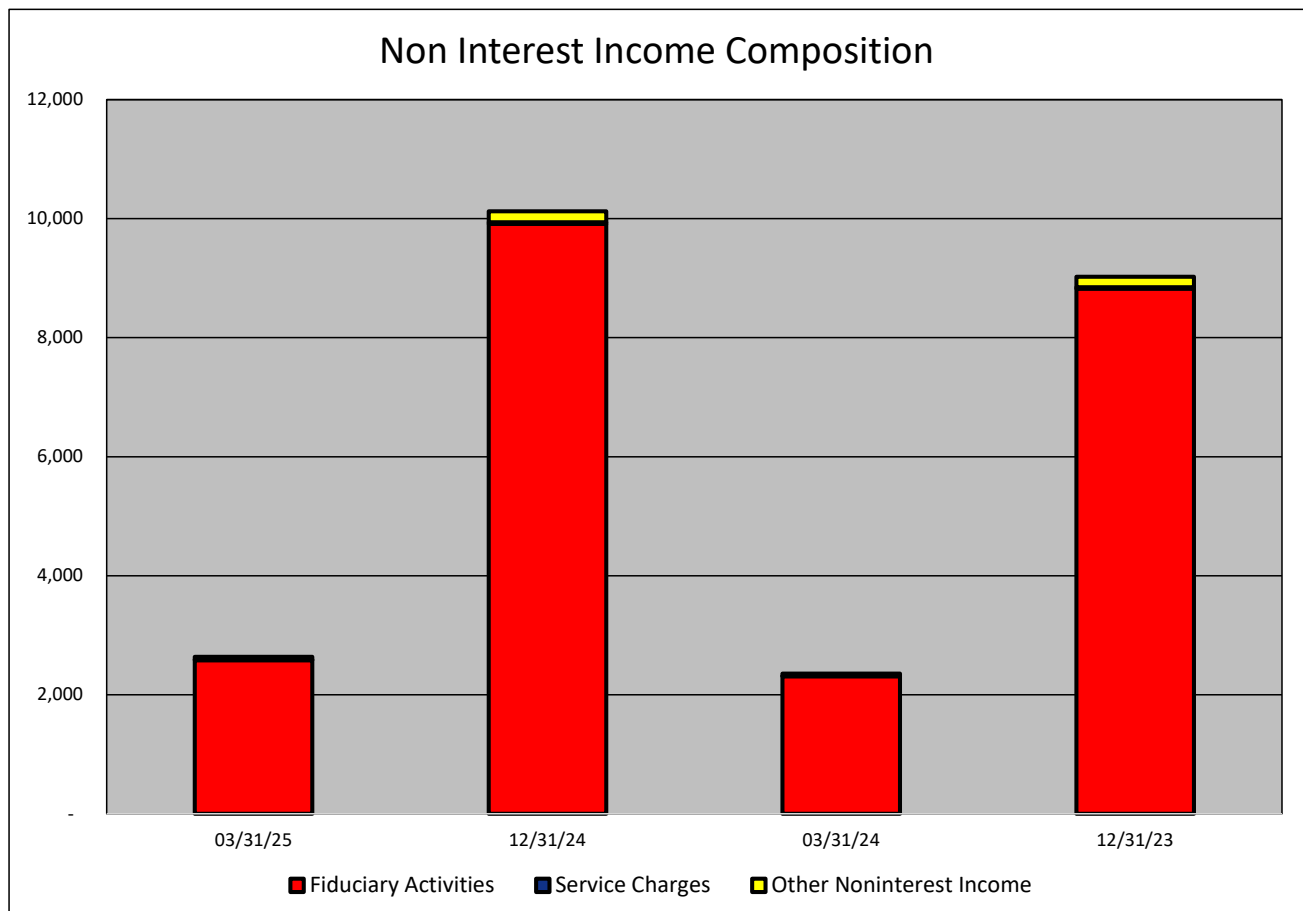


**NONINTEREST INCOME COMPOSITION- Cypress Bank & Trust**  
(Dollars in Thousands)

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	2,582	9,909	2,311	8,824	271	11.73
Service Charges	9	32	7	23	2	28.57
Other Noninterest Income	46	184	38	175	8	21.05
<b>Total Nonint. Income</b>	<b>2,637</b>	<b>10,125</b>	<b>2,356</b>	<b>9,022</b>	<b>281</b>	<b>11.93</b>

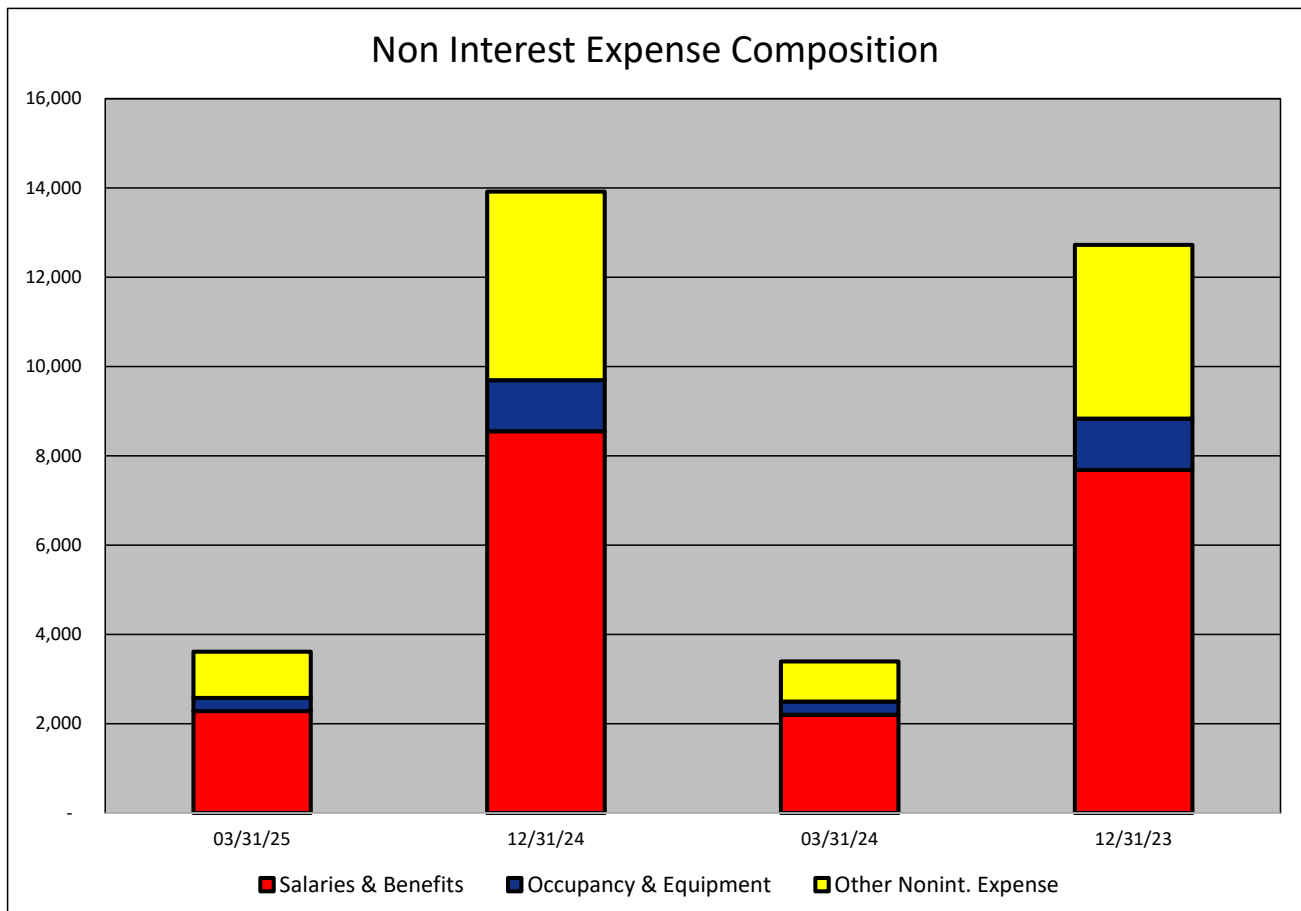


**NONINTEREST EXPENSE COMPOSITION- Cypress Bank & Trust**  
(Dollars in Thousands)

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	2,285	8,551	2,201	7,687	84	3.82
Occupancy & Equipment	294	1,147	298	1,149	(4)	(1.34)
Other Nonint. Expense	1,037	4,220	896	3,889	141	15.74
Total Nonint. Expense	3,616	13,918	3,395	12,725	221	6.51



**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	<b>104.68</b>
Locality Bank	235,845	139,392	<b>69.20</b>
Cypress Bank & Trust	108,305	80,047	<b>35.30</b>
Paradise Bank	324,569	245,965	<b>31.96</b>
Anchor Bank	360,996	280,030	<b>28.91</b>
Bank Of Belle Glade	61,533	54,144	<b>13.65</b>
Natbank, National Association	193,748	181,038	<b>7.02</b>
Optimumbank	799,503	754,650	<b>5.94</b>
Seacoast National Bank	10,459,037	9,987,527	<b>4.72</b>
Desjardins Bank, National Association	270,417	259,020	<b>4.40</b>
Community Bank Of The South	73,707	72,783	<b>1.27</b>
Marine Bank & Trust Company	446,833	444,241	<b>0.58</b>
American National Bank	317,292	339,660	<b>(6.59)</b>

<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

Select Peer Average	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>	<b>2.93</b>	<b>0.00</b>	<b>0.06</b>
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>	<b>66.80</b>	<b>1.42</b>	<b>0.00</b>	<b>0.42</b>
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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>	<b>68.48</b>	<b>98.46</b>	<b>1.54</b>	<b>0.00</b>
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>	75.39	100.00	0.00	0.00
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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