

Desjardins Bank, National Association

Hallandale, FL

Established

2/28/1992

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)

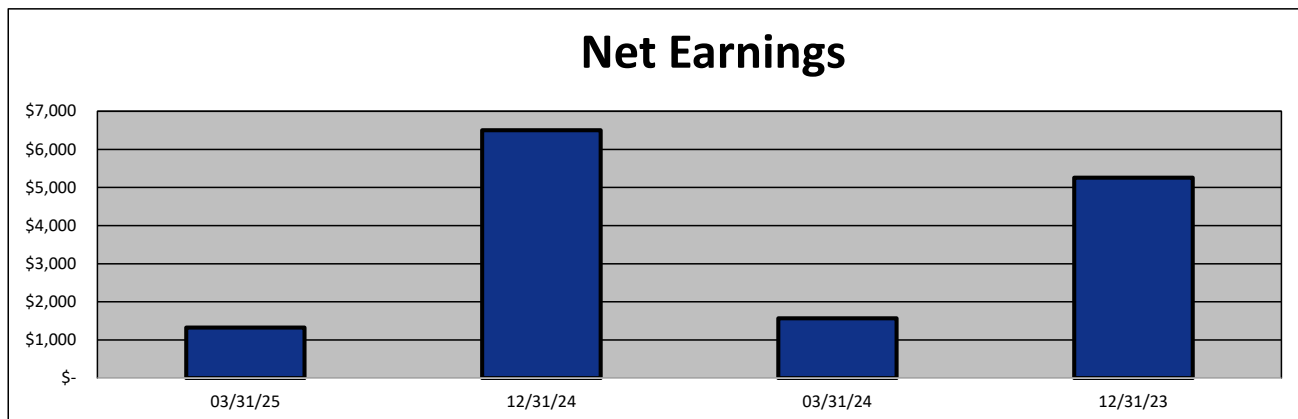
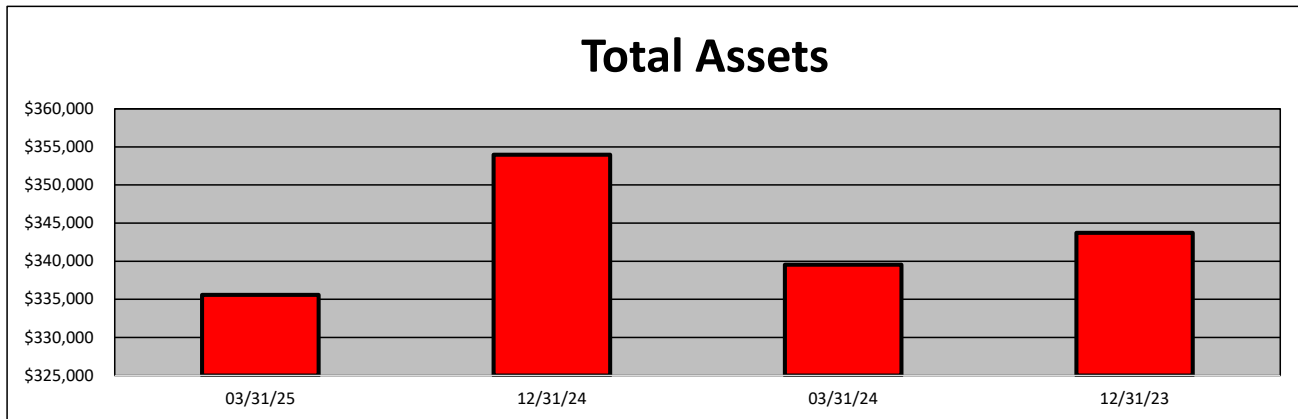
EXECUTIVE SUMMARY - Desjardins Bank, National Association
(Percentage)

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	18.54	17.20	16.48	15.82	11.26	11.87
Leverage Ratio	18.35	17.91	16.48	15.92	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	110.06	97.67	103.57	101.03	73.43	80.83
Loans/Assets	80.58	76.33	76.29	76.82	62.13	67.58
Securities/Assets	6.51	6.30	7.03	7.07	18.87	12.49
PROFITABILITY:						
Return on Avg Assets	1.56	1.93	1.85	1.55	0.20	0.88
Return on Avg Equity	8.60	11.28	11.37	10.30	10.12	9.80
Nonint Income/Avg Assets	0.98	0.86	1.01	0.83	0.78	0.88
Net Overhead Ratio	2.29	2.01	1.78	1.89	2.92	2.19
Efficiency Ratio	60.92	55.09	52.93	56.33	93.91	69.33
Assets (per million) per Employee	7.14	7.22	7.55	7.47	10.55	9.56
ASSET QUALITY:						
Allowance/Loans	1.02	1.02	1.04	1.02	1.27	1.06
Nonperforming Loans/Total Loans	0.03	0.03	0.11	0.11	0.52	0.28
Nonperforming Assets/Total Assets	0.03	0.02	0.08	0.08	0.36	0.22
Adjusted Texas Ratio	0.13	0.14	0.49	0.51	3.38	1.76
YIELDS & COSTS:						
Yield on earning assets	5.21	5.14	4.98	4.62	5.40	5.53
Cost of funds	3.30	3.41	3.42	2.89	2.84	3.21
Net interest margin	4.50	4.45	4.34	4.08	3.13	3.46
Avg Earning Assets/Avg Assets	97.42	97.74	97.96	97.86	95.62	96.50

SELECTED FINANCIAL DATA - Desjardins Bank, National Association
(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	335,576	353,967	339,536	343,735	(3,960)	(1.17)
Cash and Equivalents	39,727	58,890	53,449	52,282	(13,722)	(25.67)
Securities	21,843	22,288	23,864	24,301	(2,021)	(8.47)
Loans, net	270,417	270,197	259,020	264,058	11,397	4.40
Deposit Accounts	245,701	276,645	250,084	261,360	(4,383)	(1.75)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	62,216	60,892	55,960	54,391	6,256	11.18

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	1,323	6,501	1,568	5,256	(245)	(15.63)
Interest Income	4,304	16,961	4,141	15,352	163	3.94
Interest Expense	587	2,282	530	1,795	57	10.75
Net Interest Income	3,717	14,679	3,611	13,557	106	2.94
Prov for Credit Losses	4	83	-	105	4	NA
Noninterest income	833	2,888	855	2,814	(22)	(2.57)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	2,772	9,677	2,364	9,222	408	17.26
Net Operating Income	1,774	7,807	2,102	7,044	(328)	(15.60)
Income Taxes	451	1,306	534	1,788	(83)	(15.54)

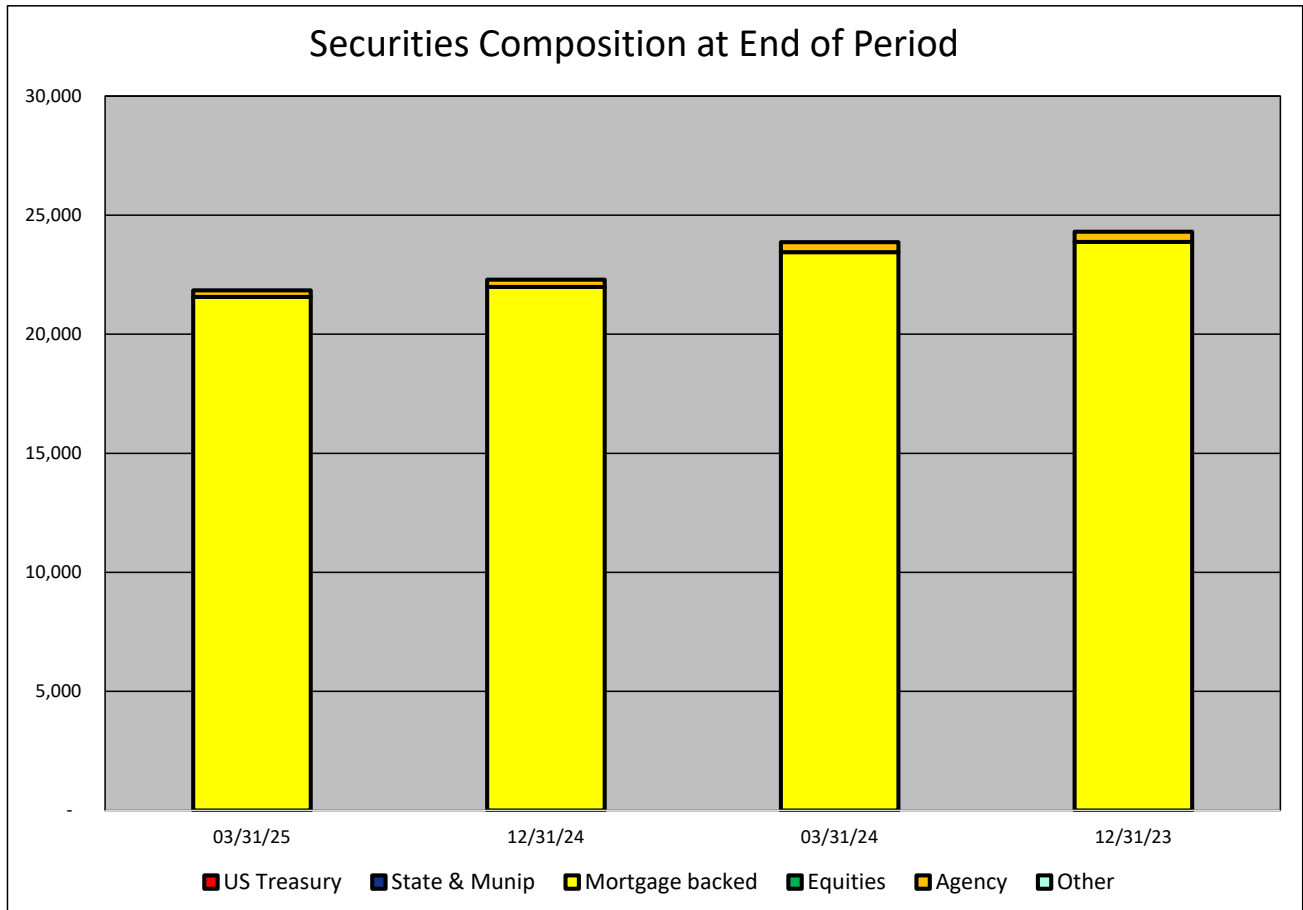


SECURITIES COMPOSITION - Desjardins Bank, National Association
(Dollars in Thousands)

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	-	-	-	-	-	NA
Mortgage backed	21,569	21,987	23,448	23,877	(1,879)	(8.01)
Equities	-	-	-	-	-	NA
Agency	274	301	416	424	(142)	(34.13)
Other	-	-	-	-	-	NA
Total Securities	21,843	22,288	23,864	24,301	(2,021)	(8.47)

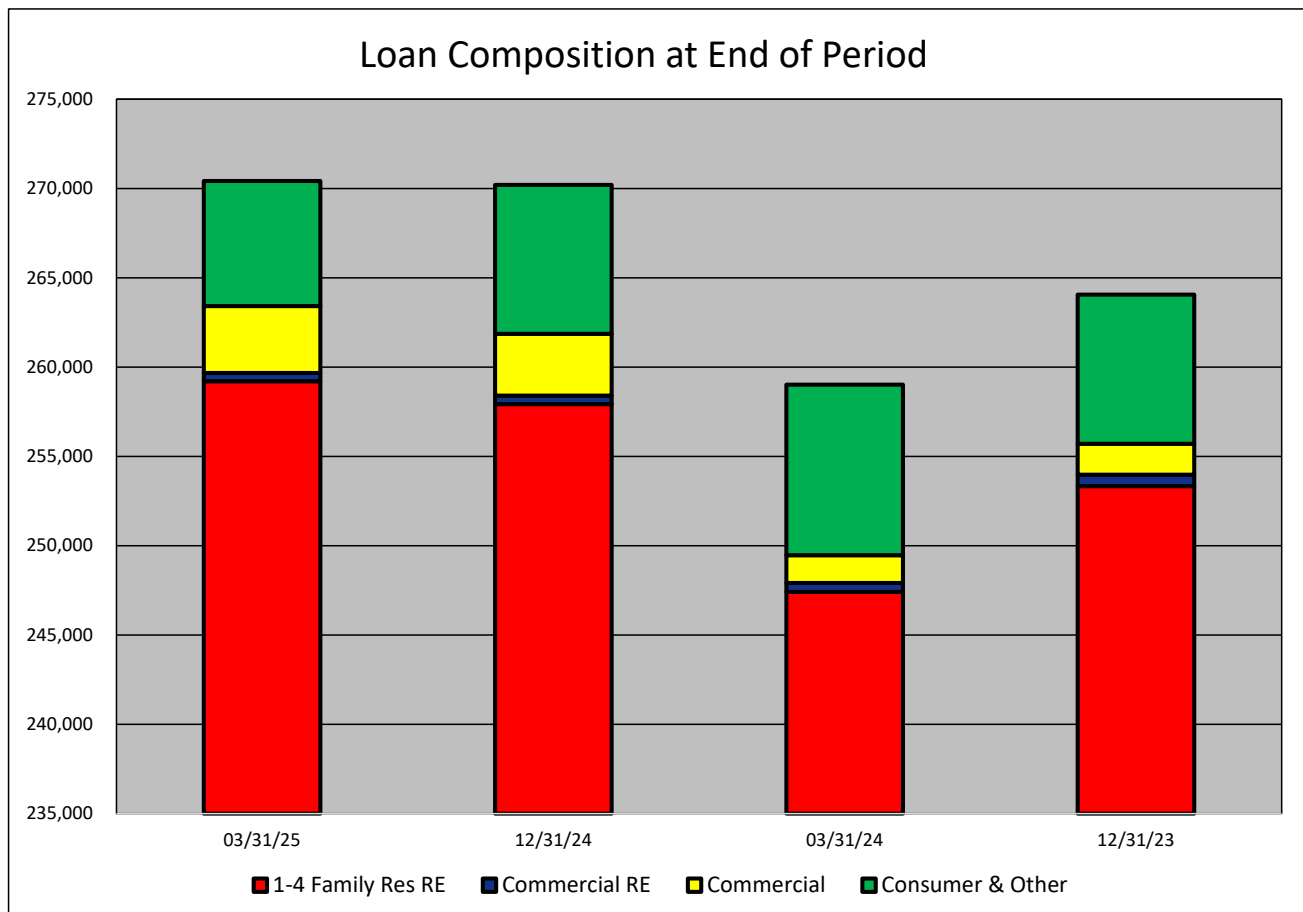


LOAN PORTFOLIO COMPOSITION - Desjardins Bank, National Association
(Dollars in Thousands)

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	259,205	257,932	247,412	253,335	11,793	4.77
Commercial RE	468	476	499	647	(31)	(6.21)
Commercial	3,743	3,451	1,551	1,720	2,192	141.33
Consumer & Other	7,001	8,338	9,558	8,356	(2,557)	(26.75)
Loans, Net	270,417	270,197	259,020	264,058	11,397	4.40



LOAN PORTFOLIO QUALITY - Desjardins Bank, National Association
(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	2,767	2,684	2,684	2,579	83	3.09
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	-	-	-	-	NA
Provision Expense	4	83	-	105	4	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	2,771	2,767	2,684	2,684	87	3.24

NON-PERFORMING ASSETS:

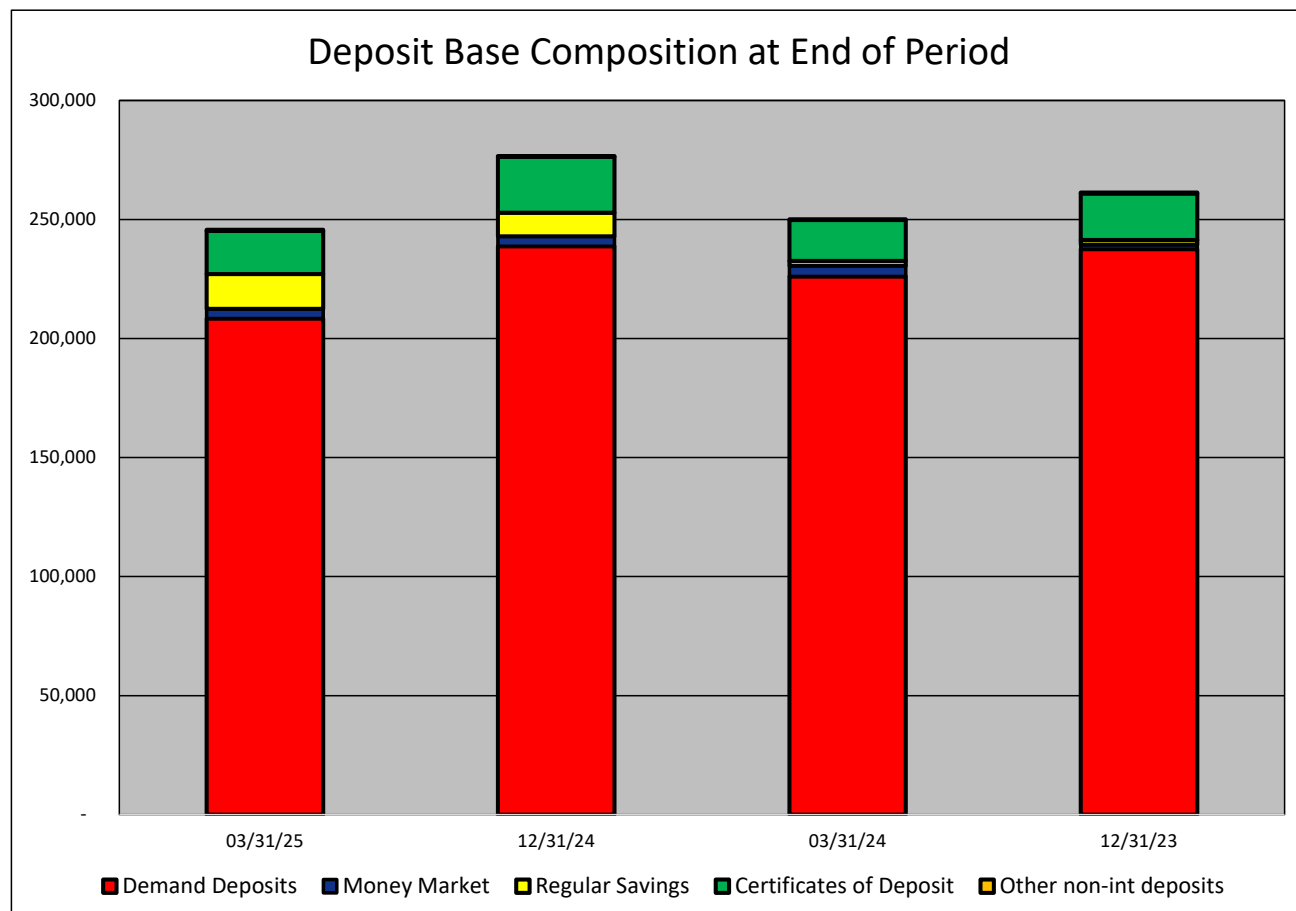
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	85	87	288	292	(203)	(70.49)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	85	87	288	292	(203)	(70.49)

DEPOSIT BASE COMPOSITION - Desjardins Bank, National Association
(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	208,420	238,782	226,095	237,529	(17,675)	(7.82)
Money Market	4,051	4,185	4,464	1,970	(413)	(9.25)
Regular Savings	14,577	9,846	2,038	1,930	12,539	615.26
Certificates of Deposit	18,087	23,535	17,229	19,461	858	4.98
Other non-int deposits	566	297	258	470	308	119.38
Total Deposits	245,701	276,645	250,084	261,360	(4,383)	(1.75)

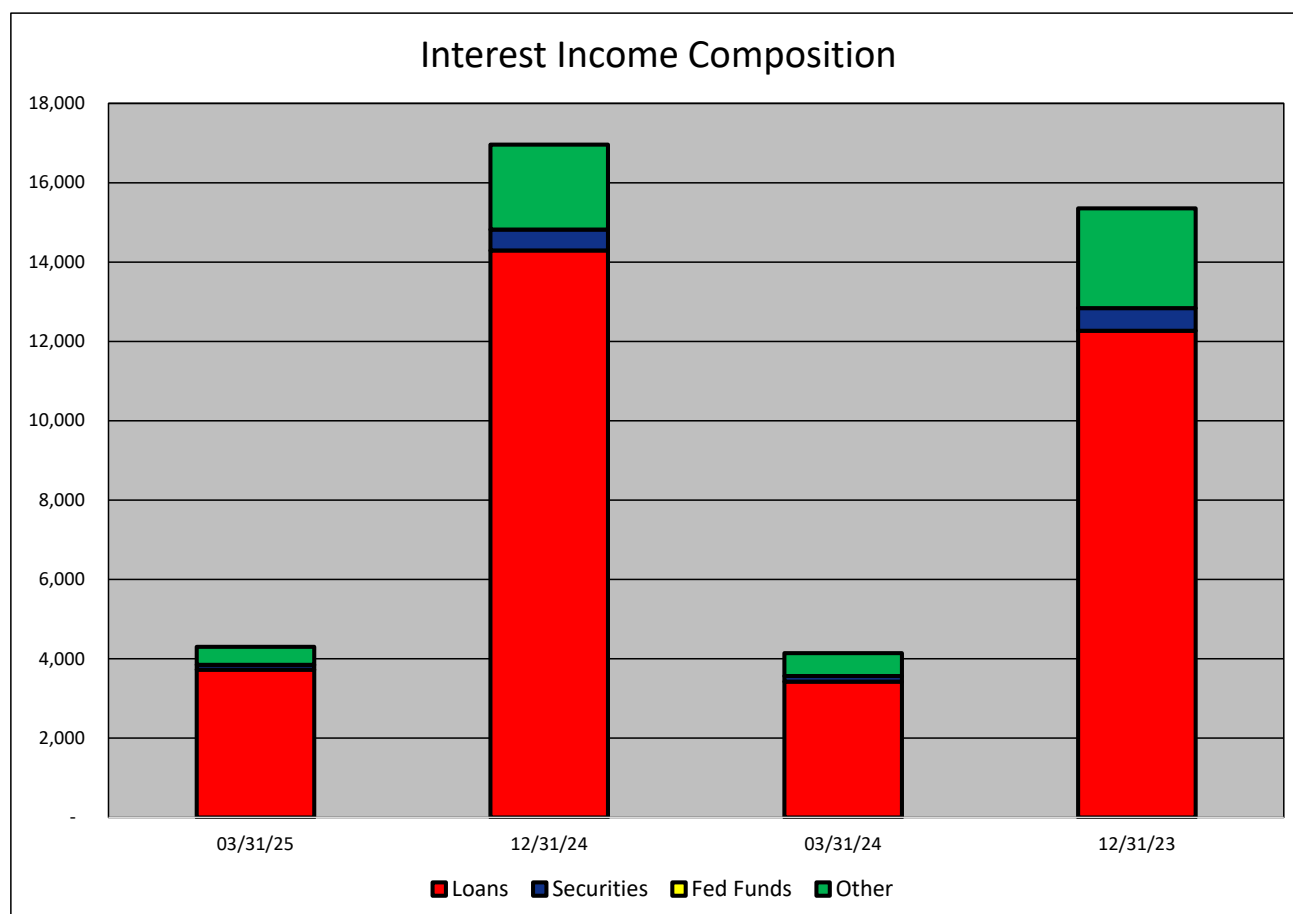


INTEREST INCOME COMPOSITION- Desjardins Bank, National Association
(Dollars in Thousands)

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	3,725	14,294	3,425	12,268	300	8.76
Securities	123	526	138	574	(15)	(10.87)
Fed Funds	-	-	-	-	-	NA
Other	456	2,141	578	2,510	(122)	(21.11)
Total Int Income	4,304	16,961	4,141	15,352	163	3.94

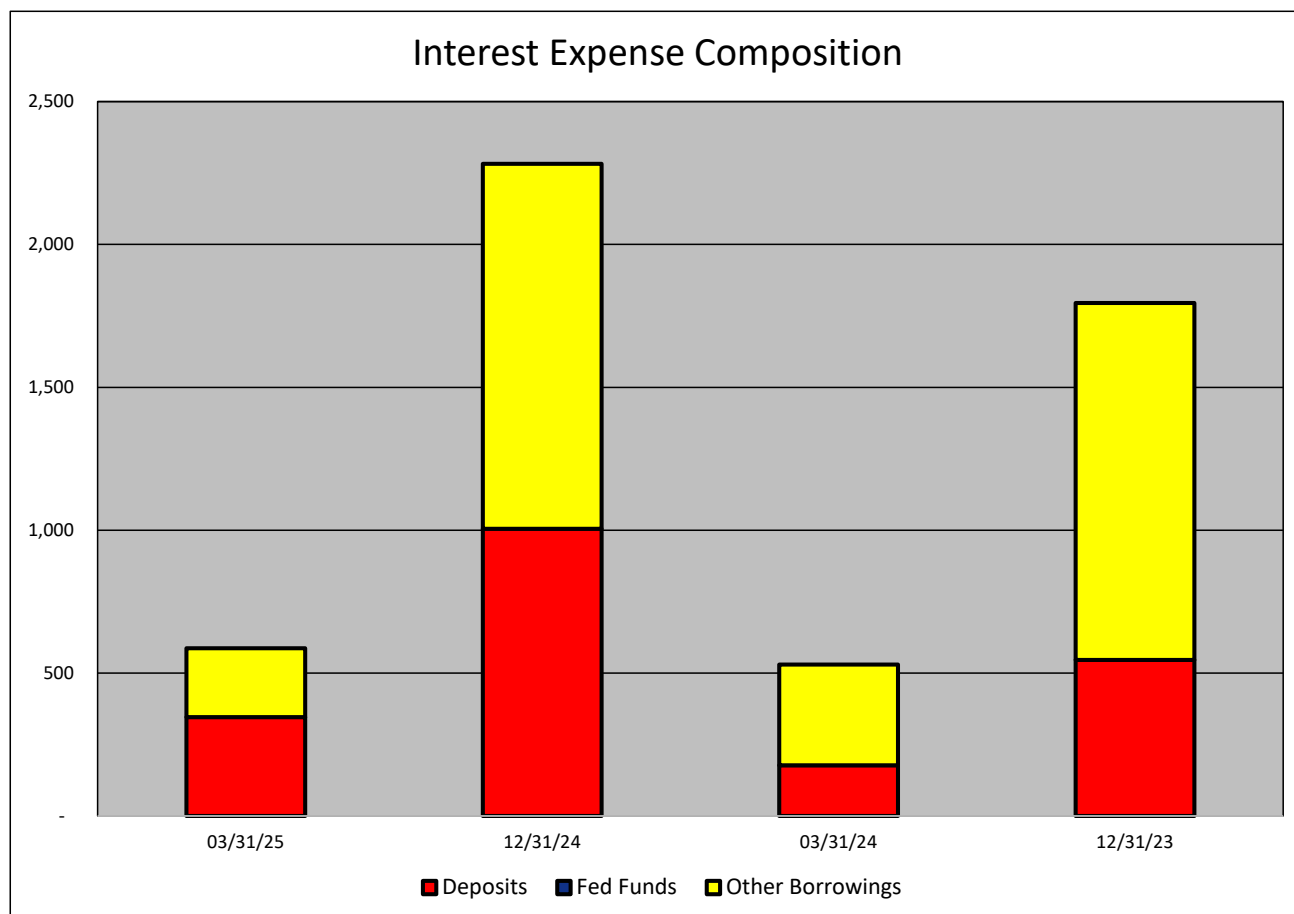


INTEREST EXPENSE COMPOSITION- Desjardins Bank, National Association
(Dollars in Thousands)

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	346	1,005	177	546	169	95.48
Fed Funds	-	-	-	-	-	NA
Other Borrowings	241	1,277	353	1,249	(112)	(31.73)
Total Int Expense	587	2,282	530	1,795	57	10.75

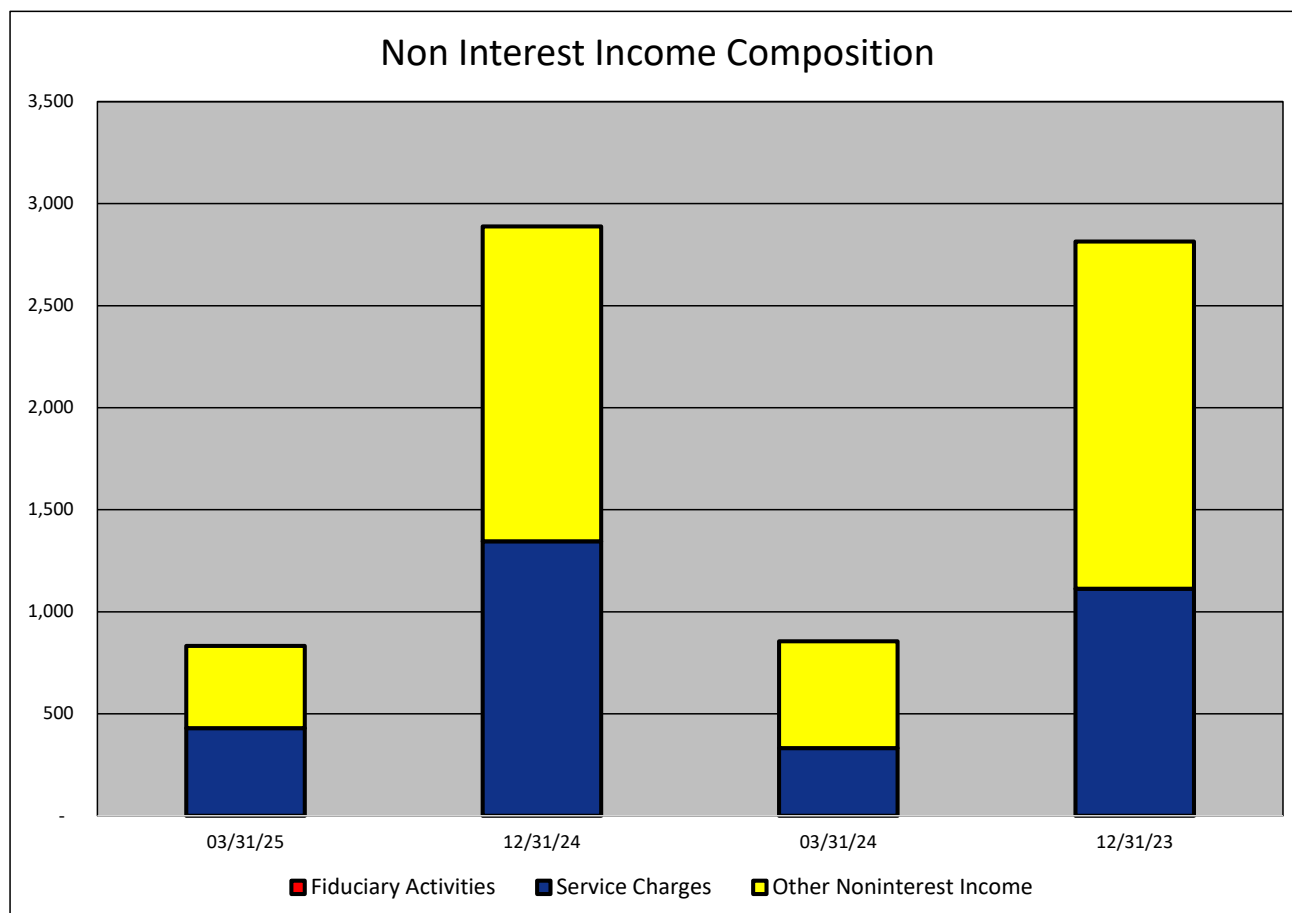


NONINTEREST INCOME COMPOSITION- Desjardins Bank, National Association
(Dollars in Thousands)

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	430	1,345	332	1,113	98	29.52
Other Noninterest Income	403	1,543	523	1,701	(120)	(22.94)
Total Nonint. Income	833	2,888	855	2,814	(22)	(2.57)

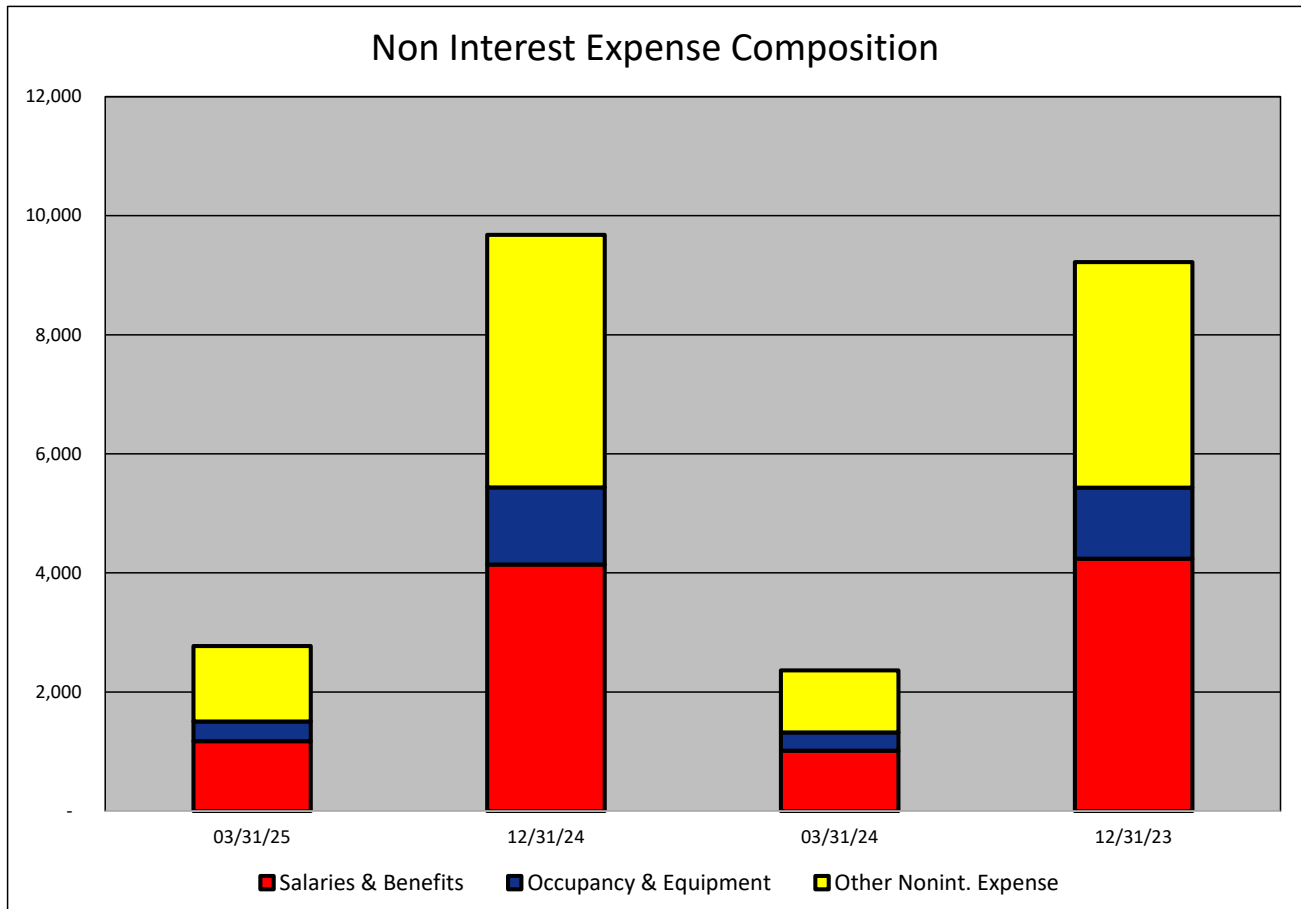


NONINTEREST EXPENSE COMPOSITION- Desjardins Bank, National Association
(Dollars in Thousands)

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	1,172	4,140	1,013	4,237	159	15.70
Occupancy & Equipment	331	1,296	308	1,197	23	7.47
Other Nonint. Expense	1,269	4,241	1,043	3,788	226	21.67
Total Nonint. Expense	2,772	9,677	2,364	9,222	408	17.26



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
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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)

Select Peer Average	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	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
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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	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
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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	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
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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	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
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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	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
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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	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
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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	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
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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	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
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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	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
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