

# Evermore Bank

Fort Lauderdale, FL

Established  
12/15/2022

## 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

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#### 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)

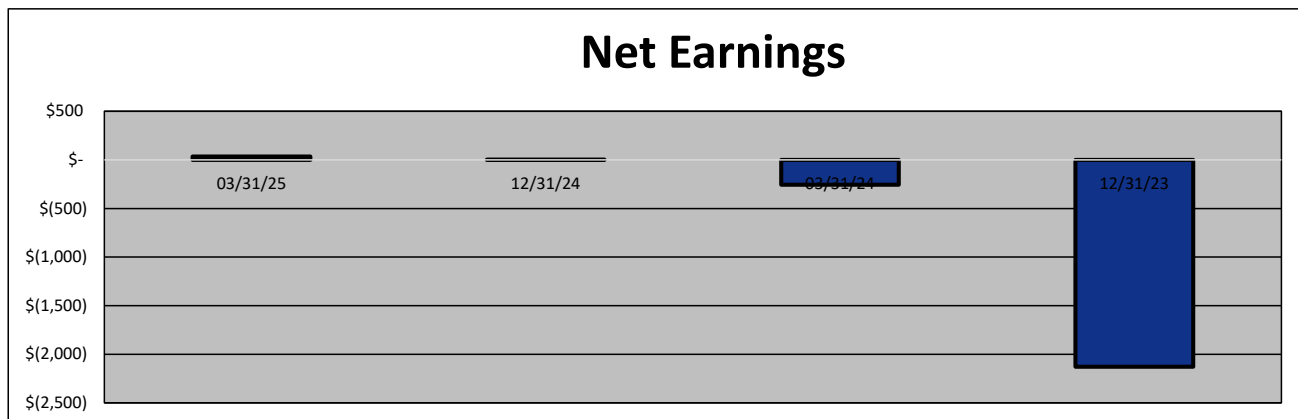
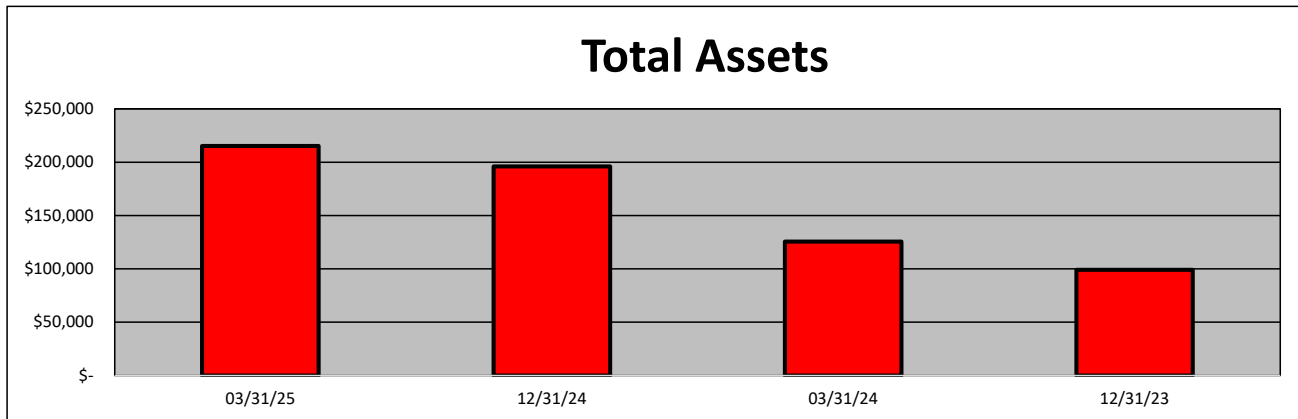
**EXECUTIVE SUMMARY - Evermore Bank**  
(Percentage)

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	17.85	19.48	20.46	26.11	11.26	11.87
Leverage Ratio	18.96	20.39	23.03	27.70	17.35	12.79
Tier 1 Cap/Risk Based Assets	22.05	26.69	27.53	31.12	18.59	10.79
Risk Based Ratio	23.02	27.66	28.49	32.07	19.41	11.35
Common Equity Tier 1 Capital Ratio	22.05	26.69	27.53	31.12	18.53	10.79
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	100.55	89.82	88.19	106.10	73.43	80.83
Loans/Assets	81.45	71.17	68.24	75.79	62.13	67.58
Securities/Assets	4.05	4.01	2.32	2.06	18.87	12.49
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.07	0.00	(0.92)	(2.92)	0.20	0.88
Return on Avg Equity	0.36	0.01	(3.99)	(7.99)	10.12	9.80
Nonint Income/Avg Assets	0.17	0.16	0.12	0.14	0.78	0.88
Net Overhead Ratio	2.85	3.29	4.48	5.84	2.92	2.19
Efficiency Ratio	82.47	89.92	113.73	144.31	93.91	69.33
Assets (per million) per Employee	7.69	7.26	5.23	4.31	10.55	9.56
<b>ASSET QUALITY:</b>						
Allowance/Loans	0.94	0.98	0.99	1.00	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	6.70	6.96	7.01	6.40	5.40	5.53
Cost of funds	4.31	4.52	4.30	3.74	2.84	3.21
Net interest margin	3.54	3.76	4.03	4.19	3.13	3.46
Avg Earning Assets/Avg Assets	98.63	97.65	97.46	95.49	95.62	96.50

**SELECTED FINANCIAL DATA - Evermore 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	215,213	196,112	125,508	99,105	89,705	71.47
Cash and Equivalents	29,812	47,059	34,702	19,705	(4,890)	(14.09)
Securities	8,714	7,870	2,916	2,037	5,798	198.83
Loans, net	175,299	139,574	85,644	75,115	89,655	104.68
Deposit Accounts	174,339	155,396	97,110	70,798	77,229	79.53
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	38,422	38,193	25,679	25,880	12,743	49.62

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	34	2	(257)	(2,128)	291	(113.23)
Interest Income	3,350	10,608	1,905	4,447	1,445	75.85
Interest Expense	1,580	4,878	810	1,532	770	95.06
Net Interest Income	1,770	5,730	1,095	2,915	675	61.64
Prov for Credit Losses	291	610	97	752	194	200.00
Noninterest income	84	252	34	100	50	147.06
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	1,529	5,379	1,284	4,351	245	19.08
Net Operating Income	34	(7)	(252)	(2,088)	286	(113.49)
Income Taxes	-	-	-	-	-	NA

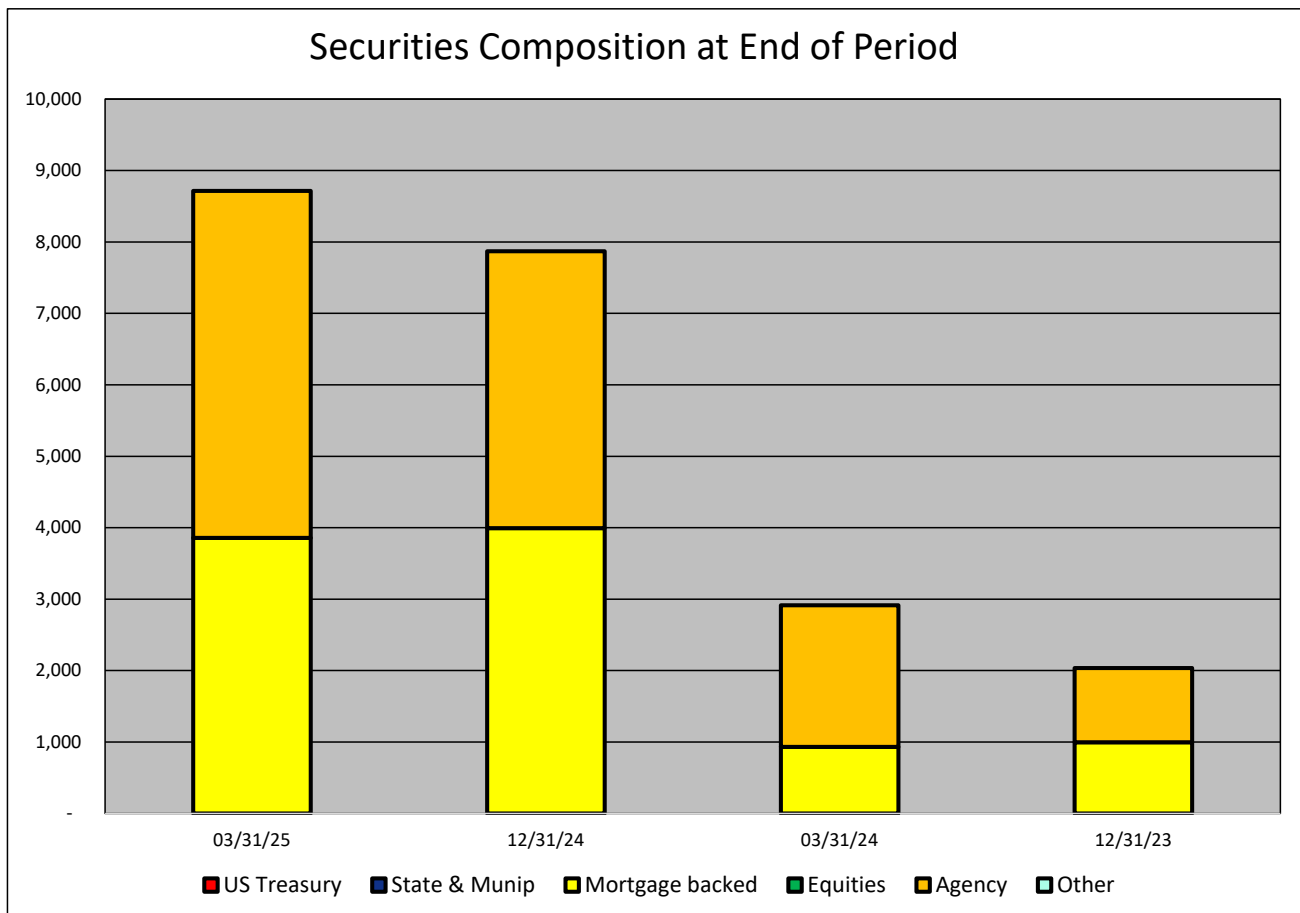


**SECURITIES COMPOSITION - Evermore Bank**  
(Dollars in Thousands)

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	3,858	3,994	933	996	2,925	313.50
Equities	-	-	-	-	-	NA
Agency	4,856	3,876	1,983	1,041	2,873	144.88
Other	-	-	-	-	-	NA
Total Securities	8,714	7,870	2,916	2,037	5,798	198.83

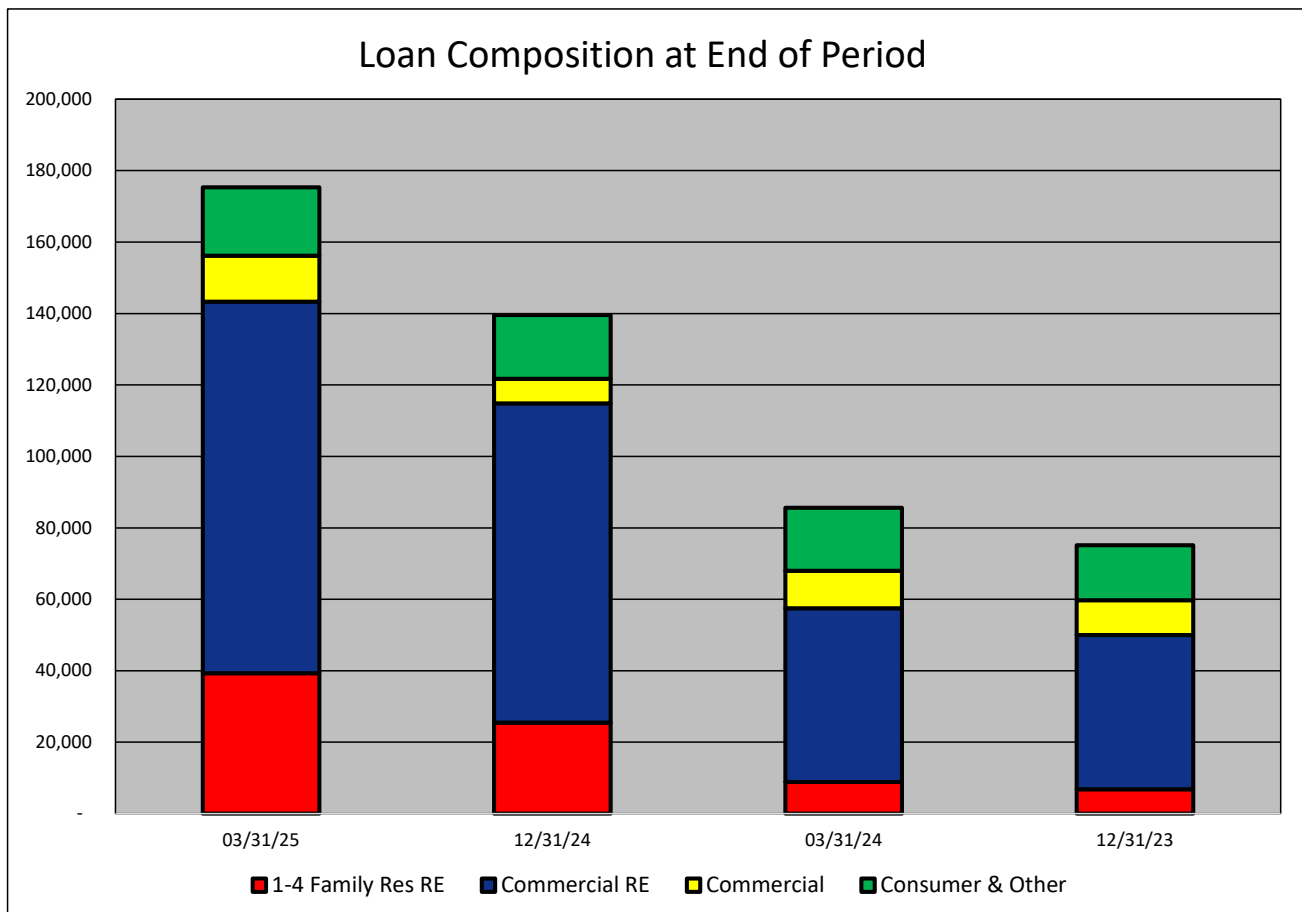


**LOAN PORTFOLIO COMPOSITION - Evermore Bank**  
(Dollars in Thousands)

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	39,322	25,494	8,828	6,784	30,494	345.42
Commercial RE	103,983	89,326	48,635	43,244	55,348	113.80
Commercial	12,919	6,918	10,534	9,683	2,385	22.64
Consumer & Other	19,075	17,836	17,647	15,404	1,428	8.09
Loans, Net	175,299	139,574	85,644	75,115	89,655	104.68



**LOAN PORTFOLIO QUALITY - Evermore Bank**  
(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	1,362	752	752	-	610	81.12
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	-	-	-	-	NA
Provision Expense	291	610	97	752	194	200.00
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	1,653	1,362	849	752	804	94.70

**NON-PERFORMING ASSETS:**

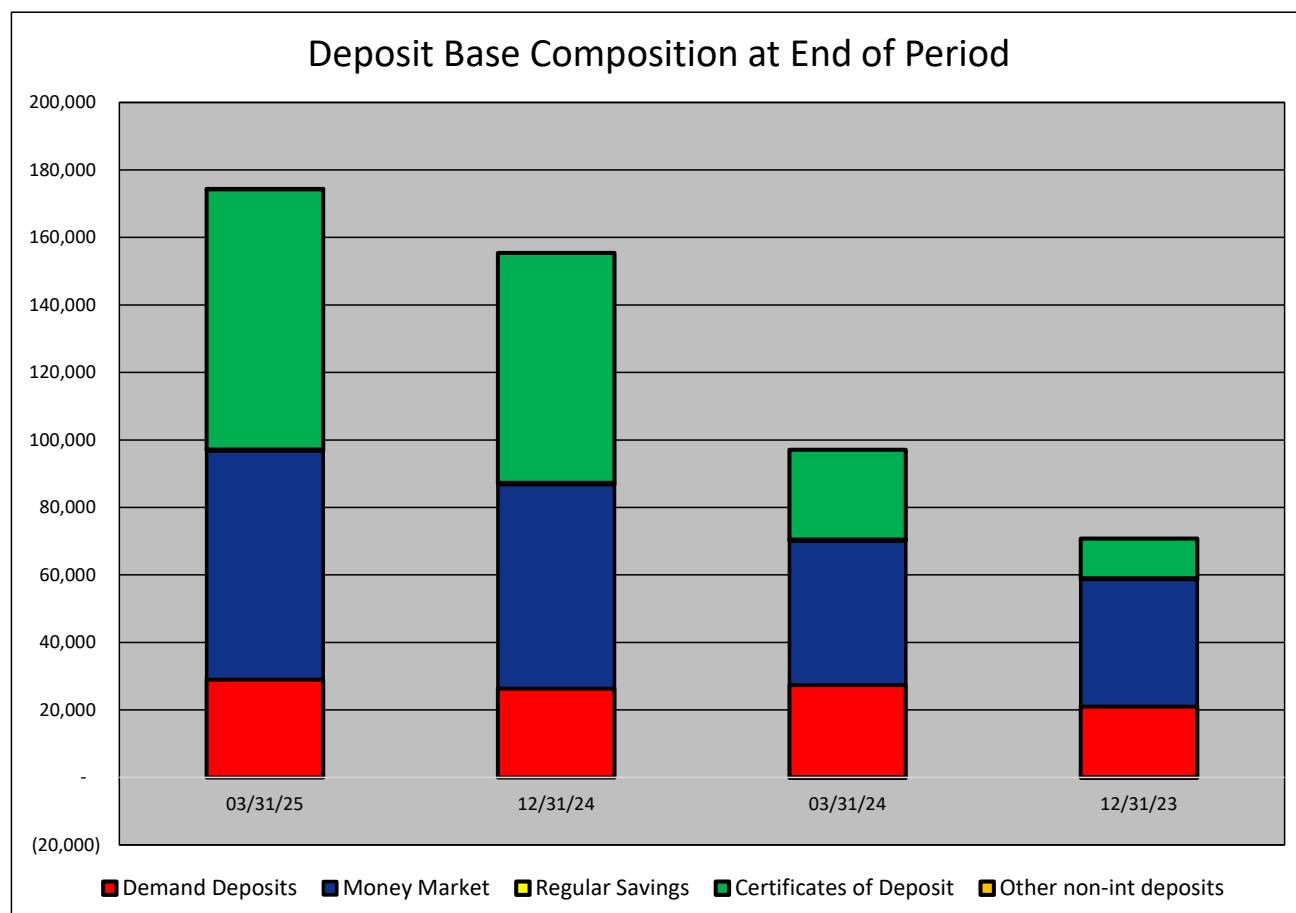
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	-	-	-	NA

**DEPOSIT BASE COMPOSITION - Evermore Bank**  
(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	29,056	26,327	27,373	20,994	1,683	6.15
Money Market	67,721	60,543	42,751	37,729	24,970	58.41
Regular Savings	358	390	354	313	4	1.13
Certificates of Deposit	77,203	68,136	26,634	11,763	50,569	189.87
Other non-int deposits	1	-	(2)	(1)	3	(150.00)
<b>Total Deposits</b>	<b>174,339</b>	<b>155,396</b>	<b>97,110</b>	<b>70,798</b>	<b>77,229</b>	<b>79.53</b>



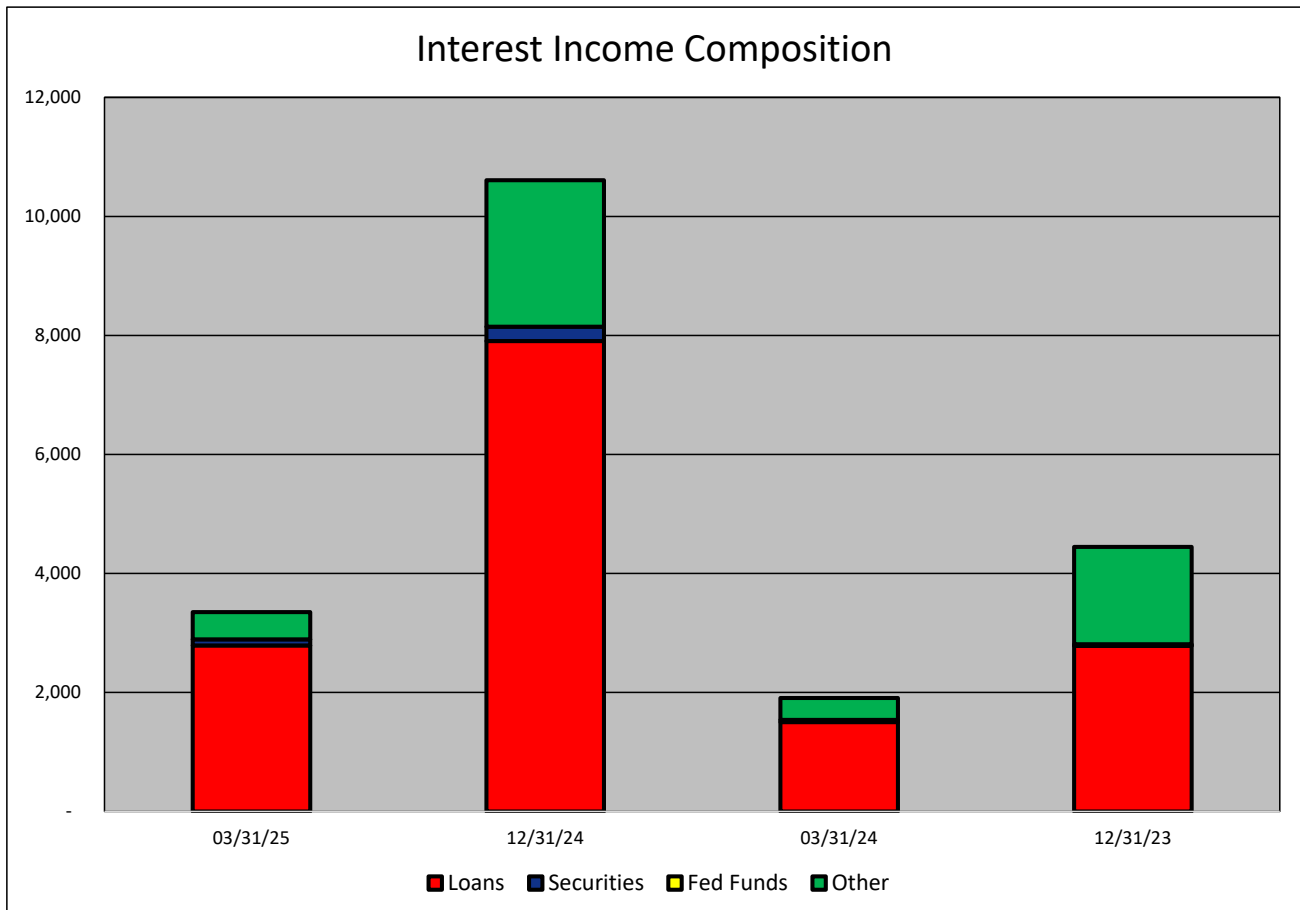


**INTEREST INCOME COMPOSITION- Evermore Bank**  
(Dollars in Thousands)

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	2,790	7,904	1,504	2,783	1,286	85.51
Securities	104	241	34	6	70	205.88
Fed Funds	-	-	-	20	-	NA
Other	456	2,463	367	1,638	89	24.25
<b>Total Int Income</b>	<b>3,350</b>	<b>10,608</b>	<b>1,905</b>	<b>4,447</b>	<b>1,445</b>	<b>75.85</b>

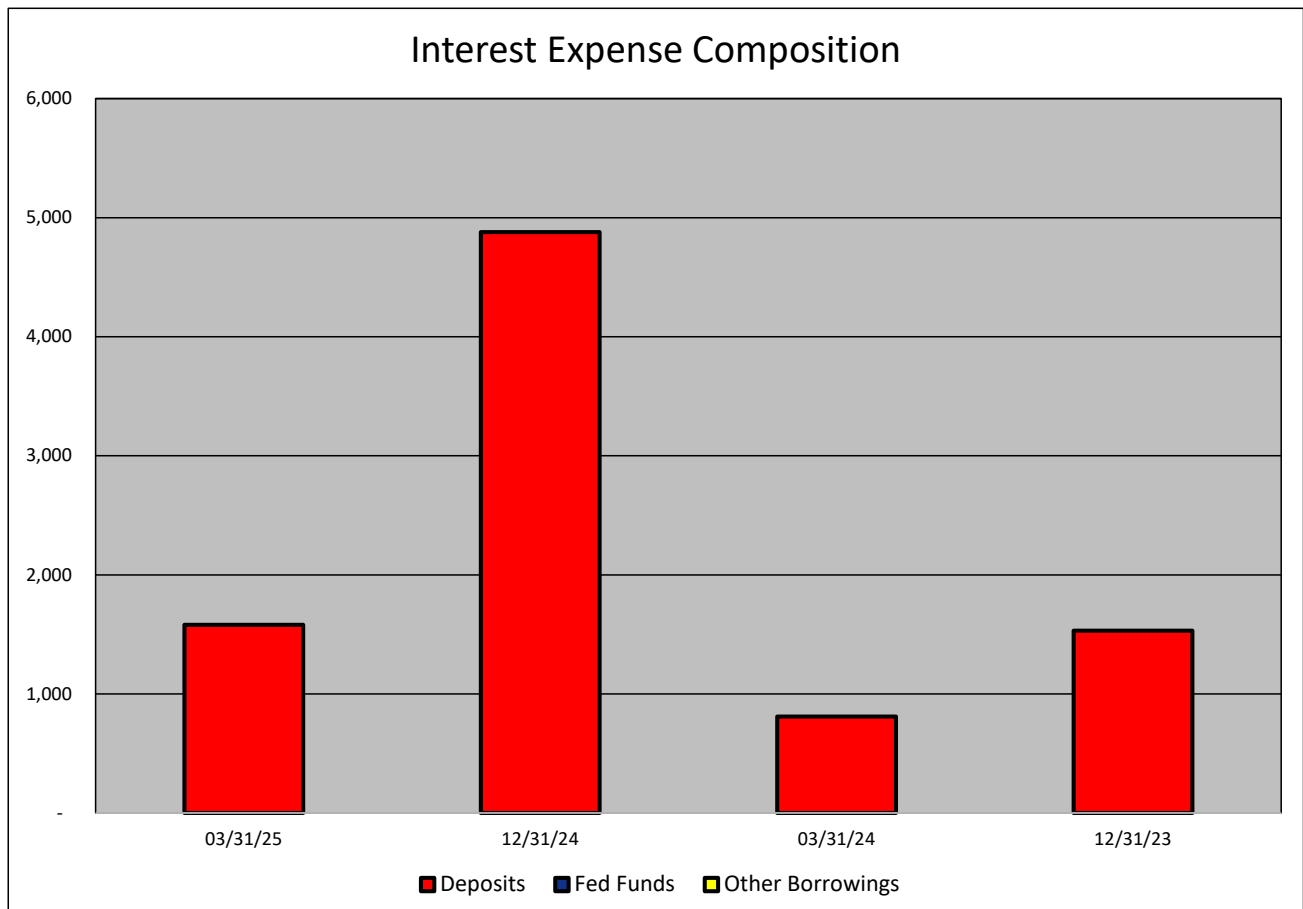


**INTEREST EXPENSE COMPOSITION- Evermore Bank**  
(Dollars in Thousands)

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	1,580	4,878	810	1,532	770	95.06
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
<b>Total Int Expense</b>	<b>1,580</b>	<b>4,878</b>	<b>810</b>	<b>1,532</b>	<b>770</b>	<b>95.06</b>

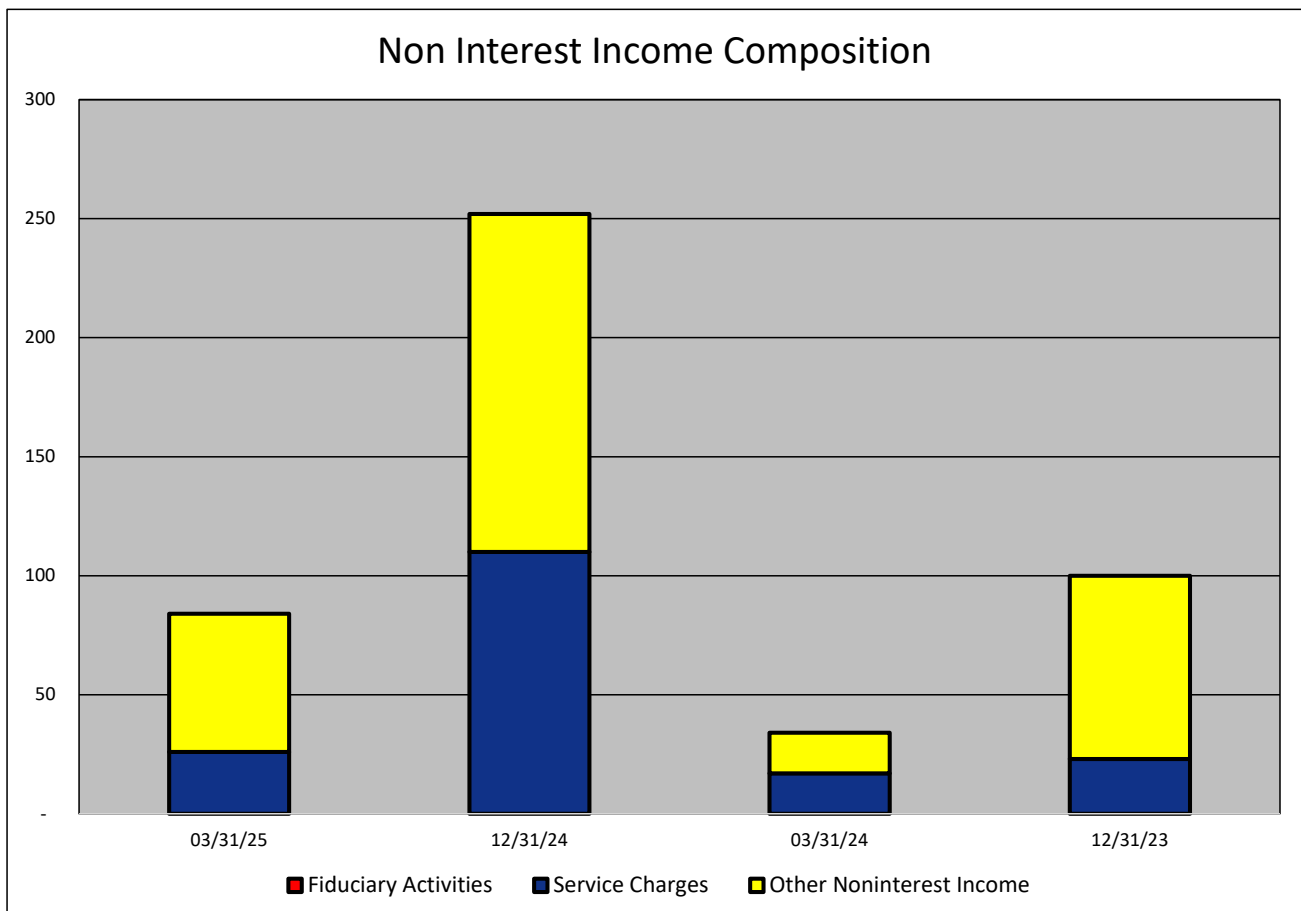


**NONINTEREST INCOME COMPOSITION- Evermore Bank**  
(Dollars in Thousands)

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	26	110	17	23	9	52.94
Other Noninterest Income	58	142	17	77	41	241.18
<b>Total Nonint. Income</b>	<b>84</b>	<b>252</b>	<b>34</b>	<b>100</b>	<b>50</b>	<b>147.06</b>

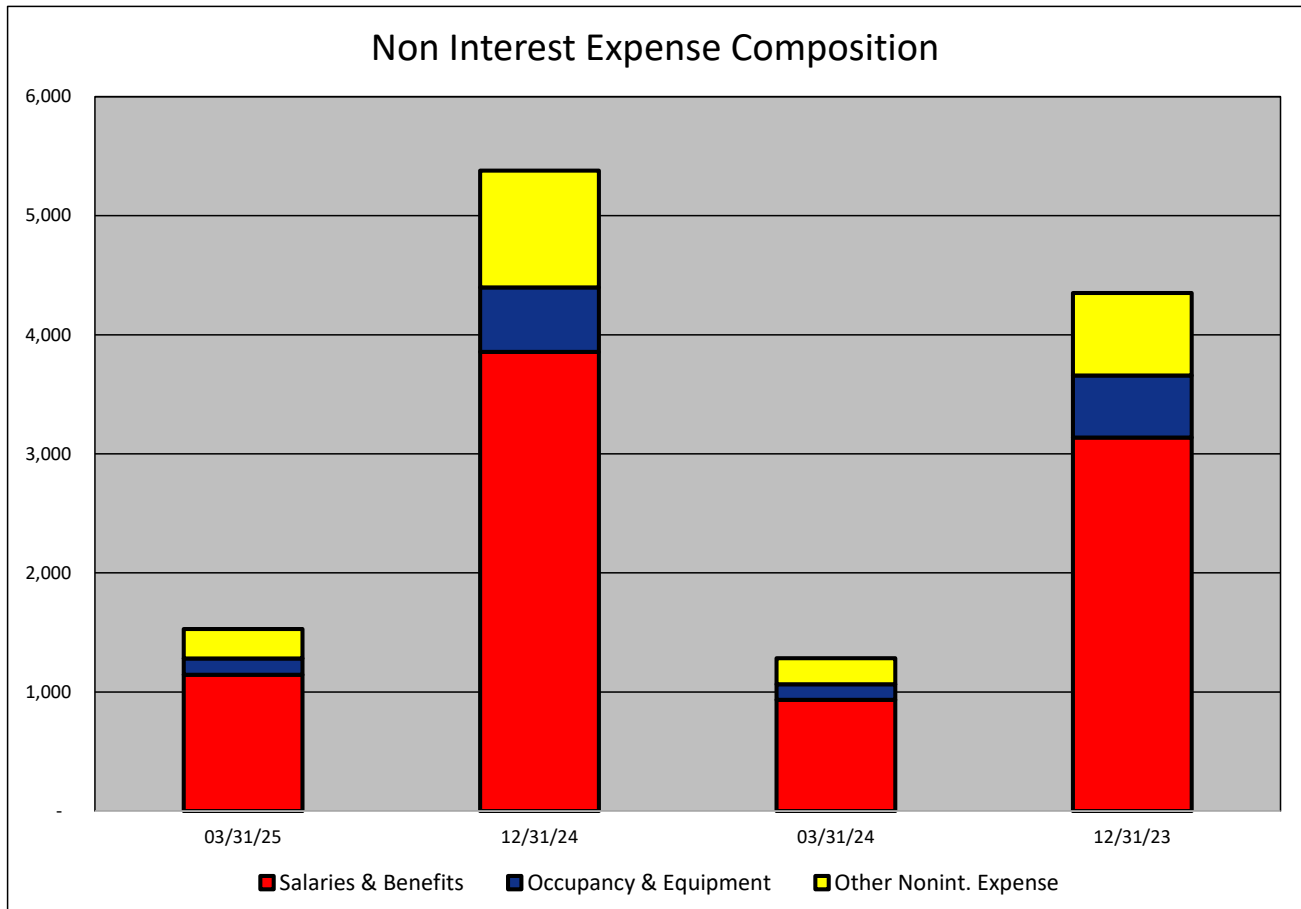


**NONINTEREST EXPENSE COMPOSITION- Evermore Bank**  
(Dollars in Thousands)

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	1,144	3,857	935	3,137	209	22.35
Occupancy & Equipment	137	540	129	522	8	6.20
Other Nonint. Expense	248	982	220	692	28	12.73
Total Nonint. Expense	1,529	5,379	1,284	4,351	245	19.08



**PEER GROUP COMPARISONS REPORT**  
**Treasure Coast Group**

BALANCE SHEET

Total Assets \$000			
Institution name	This Year	Last Year	% Change in Assets
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)

<b>Select Peer Average</b>	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)

<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
<b>Evermore Bank</b>	<b>100.55</b>	<b>81.45</b>	<b>4.05</b>
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>	<b>0.91</b>	<b>0.00</b>	<b>0.00</b>
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>	<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>	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>	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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