

**Locality Bank**  
Fort Lauderdale, FL

Established  
1/12/2022

**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)

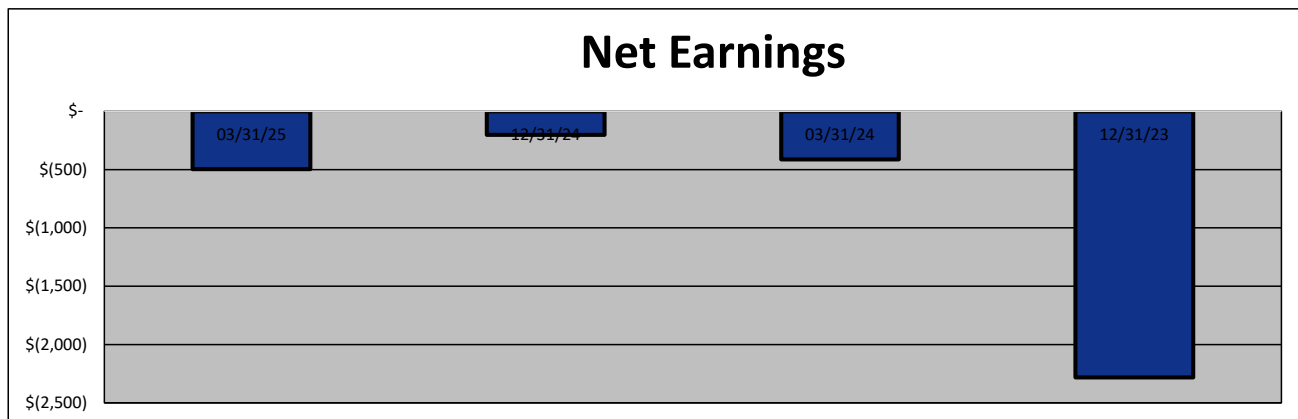
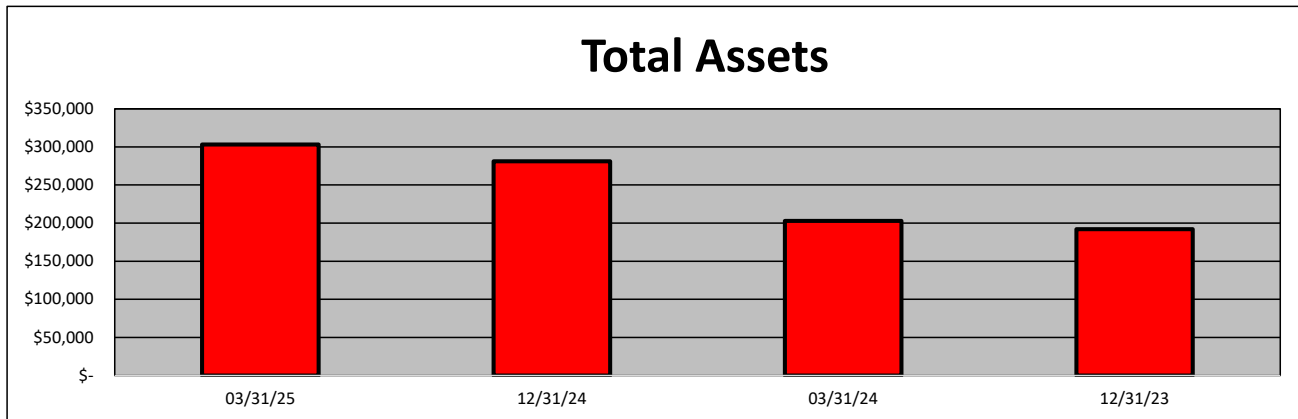
**EXECUTIVE SUMMARY - Locality Bank**  
(Percentage)

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	15.36	11.39	15.71	16.82	11.26	11.87
Leverage Ratio	15.88	11.66	17.01	18.78	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	92.35	85.91	81.98	82.35	73.43	80.83
Loans/Assets	77.78	74.23	68.64	68.03	62.13	67.58
Securities/Assets	3.76	4.11	5.02	5.48	18.87	12.49
<b>PROFITABILITY:</b>						
Return on Avg Assets	(0.71)	(0.09)	(0.88)	(1.64)	0.20	0.88
Return on Avg Equity	(5.06)	(0.64)	(5.13)	(6.85)	10.12	9.80
Nonint Income/Avg Assets	0.31	0.37	0.46	0.24	0.78	0.88
Net Overhead Ratio	3.24	3.77	4.15	4.73	2.92	2.19
Efficiency Ratio	95.01	106.23	115.30	133.54	93.91	69.33
Assets (per million) per Employee	7.77	7.60	6.15	6.20	10.55	9.56
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.69	1.53	1.03	0.97	1.27	1.06
Nonperforming Loans/Total Loans	1.11	0.54	0.29	0.00	0.52	0.28
Nonperforming Assets/Total Assets	0.87	0.40	0.20	0.00	0.36	0.22
Adjusted Texas Ratio	4.72	3.20	1.20	0.00	3.38	1.76
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	6.42	6.74	6.62	5.96	5.40	5.53
Cost of funds	3.87	4.38	4.39	3.84	2.84	3.21
Net interest margin	3.48	3.57	3.62	3.58	3.13	3.46
Avg Earning Assets/Avg Assets	98.30	98.73	97.85	97.41	95.62	96.50

**SELECTED FINANCIAL DATA - Locality 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	303,213	281,204	203,065	192,120	100,148	49.32
Cash and Equivalents	53,343	57,687	50,120	48,511	3,223	6.43
Securities	11,391	11,548	10,190	10,524	1,201	11.79
Loans, net	235,845	208,742	139,392	130,699	96,453	69.20
Deposit Accounts	255,391	242,979	170,029	158,714	85,362	50.20
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	46,574	32,027	31,893	32,317	14,681	46.03

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	(497)	(202)	(412)	(2,283)	(85)	20.63
Interest Income	4,440	14,667	3,044	8,079	1,396	45.86
Interest Expense	2,032	6,884	1,382	3,230	650	47.03
Net Interest Income	2,408	7,783	1,662	4,849	746	44.89
Prov for Credit Losses	786	1,921	158	529	628	397.47
Noninterest income	215	827	214	339	1	0.47
Gain on Sale of Securities	-	-	-	41	-	NA
Noninterest Expense	2,492	9,146	2,163	6,928	329	15.21
Net Operating Income	(655)	(2,457)	(445)	(2,269)	(210)	47.19
Income Taxes	(151)	(2,211)	-	-	(151)	NA

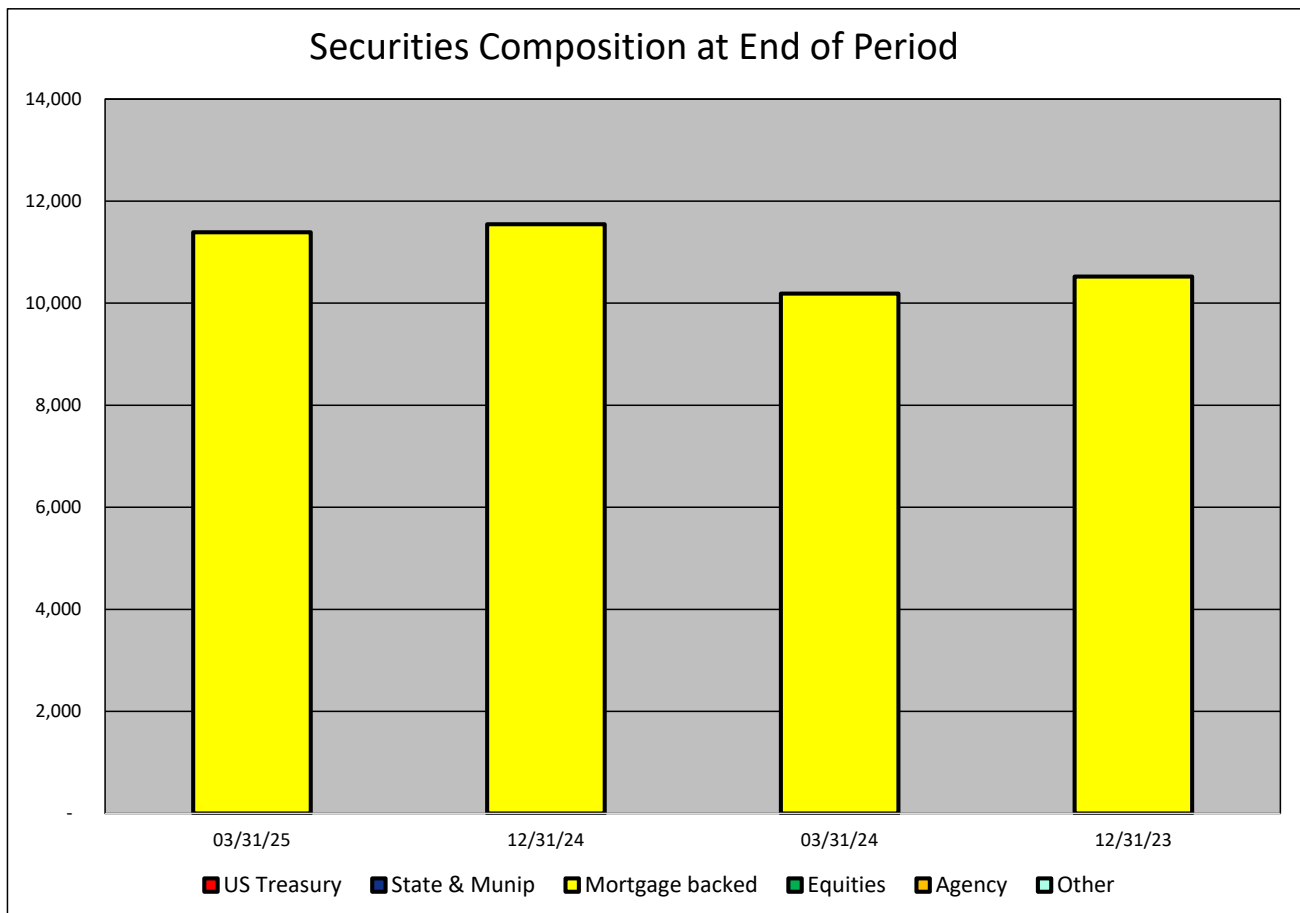


**SECURITIES COMPOSITION - Locality Bank**  
(Dollars in Thousands)

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	11,391	11,548	10,190	10,524	1,201	11.79
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
Total Securities	11,391	11,548	10,190	10,524	1,201	11.79

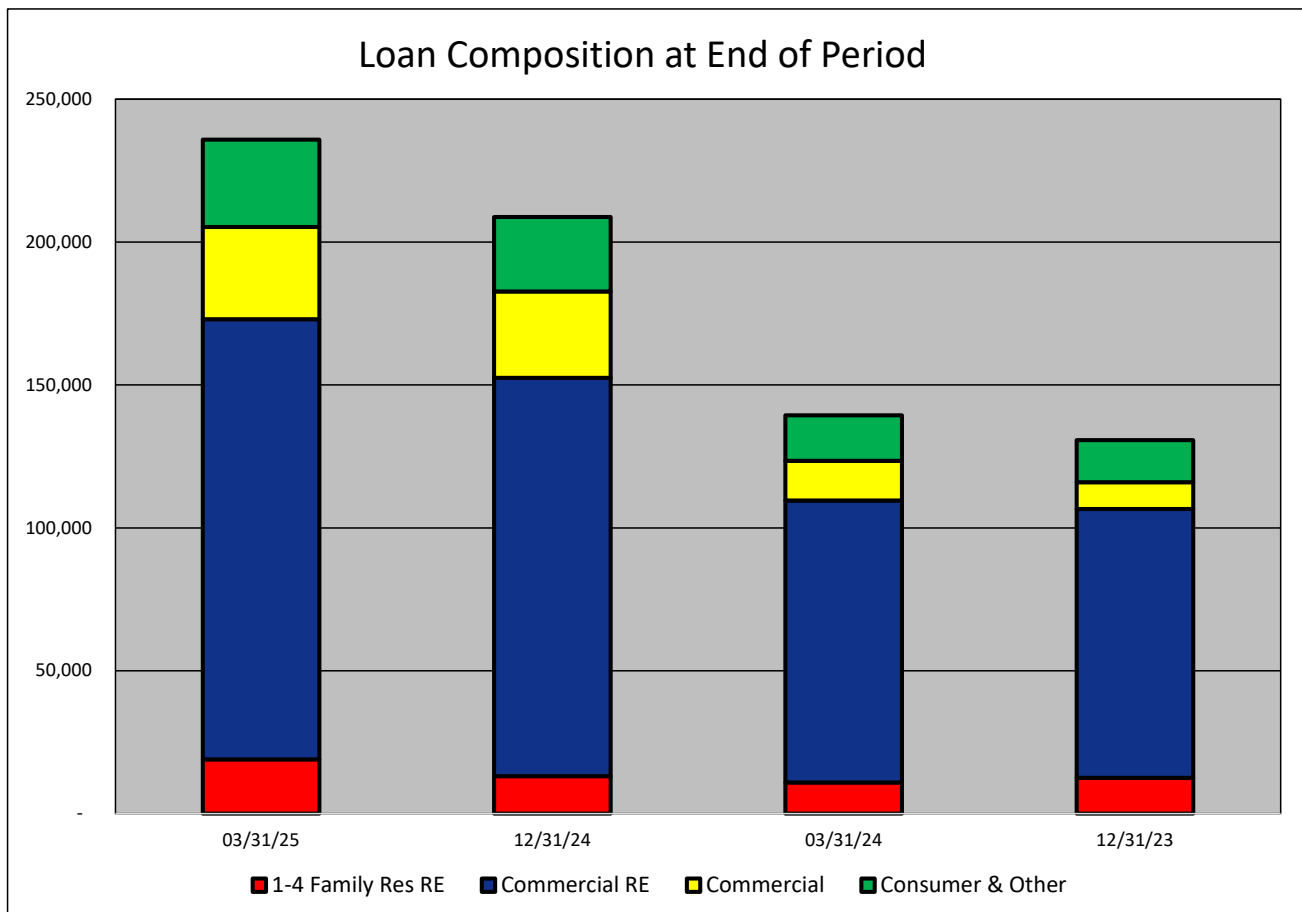


**LOAN PORTFOLIO COMPOSITION - Locality Bank**  
(Dollars in Thousands)

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	18,945	13,097	10,895	12,514	8,050	73.89
Commercial RE	154,031	139,431	98,697	94,058	55,334	56.06
Commercial	32,313	30,196	13,835	9,437	18,478	133.56
Consumer & Other	30,556	26,018	15,965	14,690	14,591	91.39
Loans, Net	235,845	208,742	139,392	130,699	96,453	69.20



**LOAN PORTFOLIO QUALITY - Locality 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	3,195	1,274	1,274	745	1,921	150.78
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	-	-	-	-	NA
Provision Expense	786	1,921	158	529	628	397.47
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	3,981	3,195	1,432	1,274	2,549	178.00

**NON-PERFORMING ASSETS:**

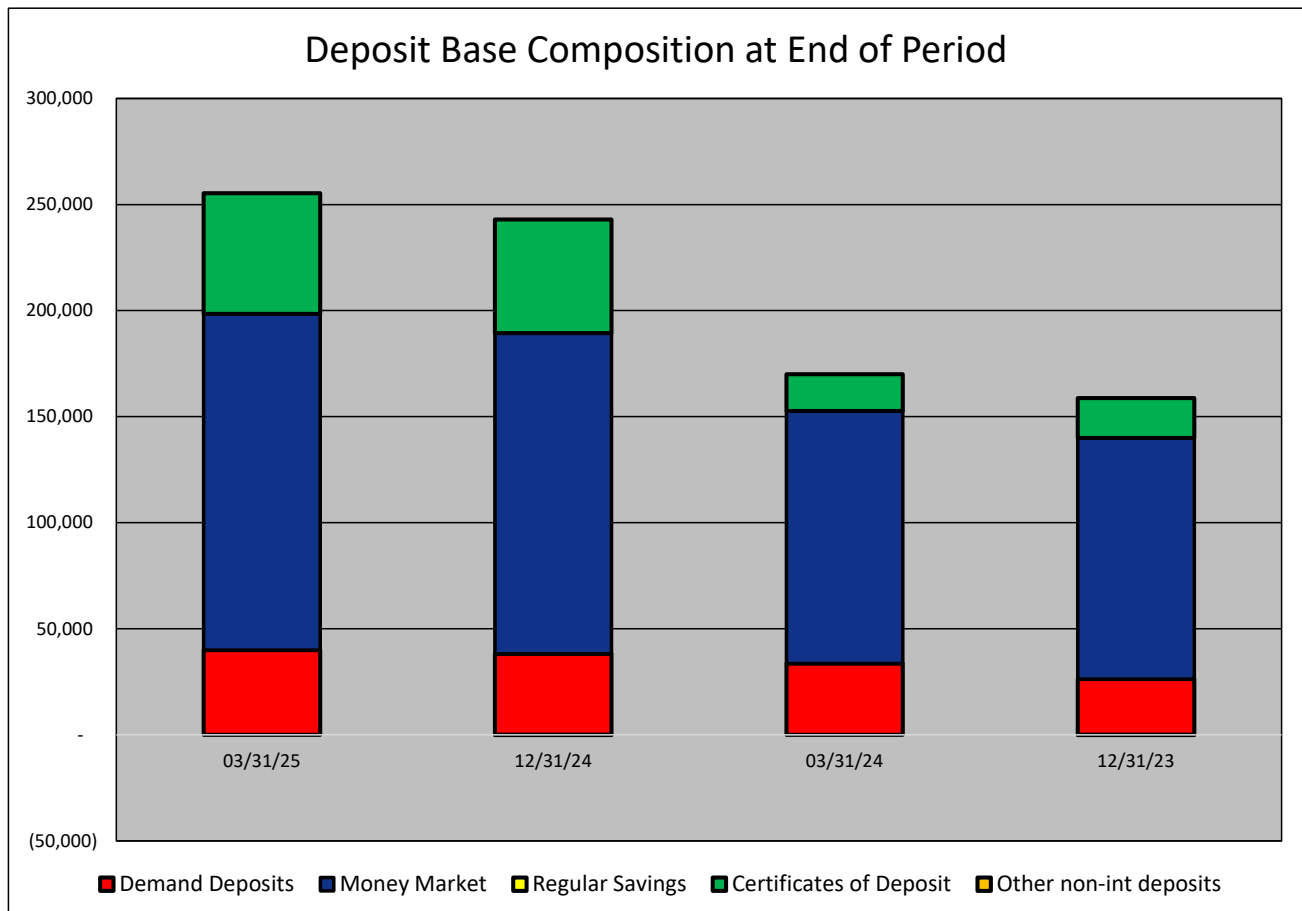
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	2,626	1,126	400	-	2,226	556.50
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	2,626	1,126	400	-	2,226	556.50

**DEPOSIT BASE COMPOSITION - Locality 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	39,918	38,191	33,559	26,288	6,359	18.95
Money Market	158,521	151,228	119,096	113,629	39,425	33.10
Regular Savings	-	-	-	-	-	NA
Certificates of Deposit	56,952	53,561	17,374	18,798	39,578	227.80
Other non-int deposits	-	(1)	-	(1)	-	NA
<b>Total Deposits</b>	<b>255,391</b>	<b>242,979</b>	<b>170,029</b>	<b>158,714</b>	<b>85,362</b>	<b>50.20</b>



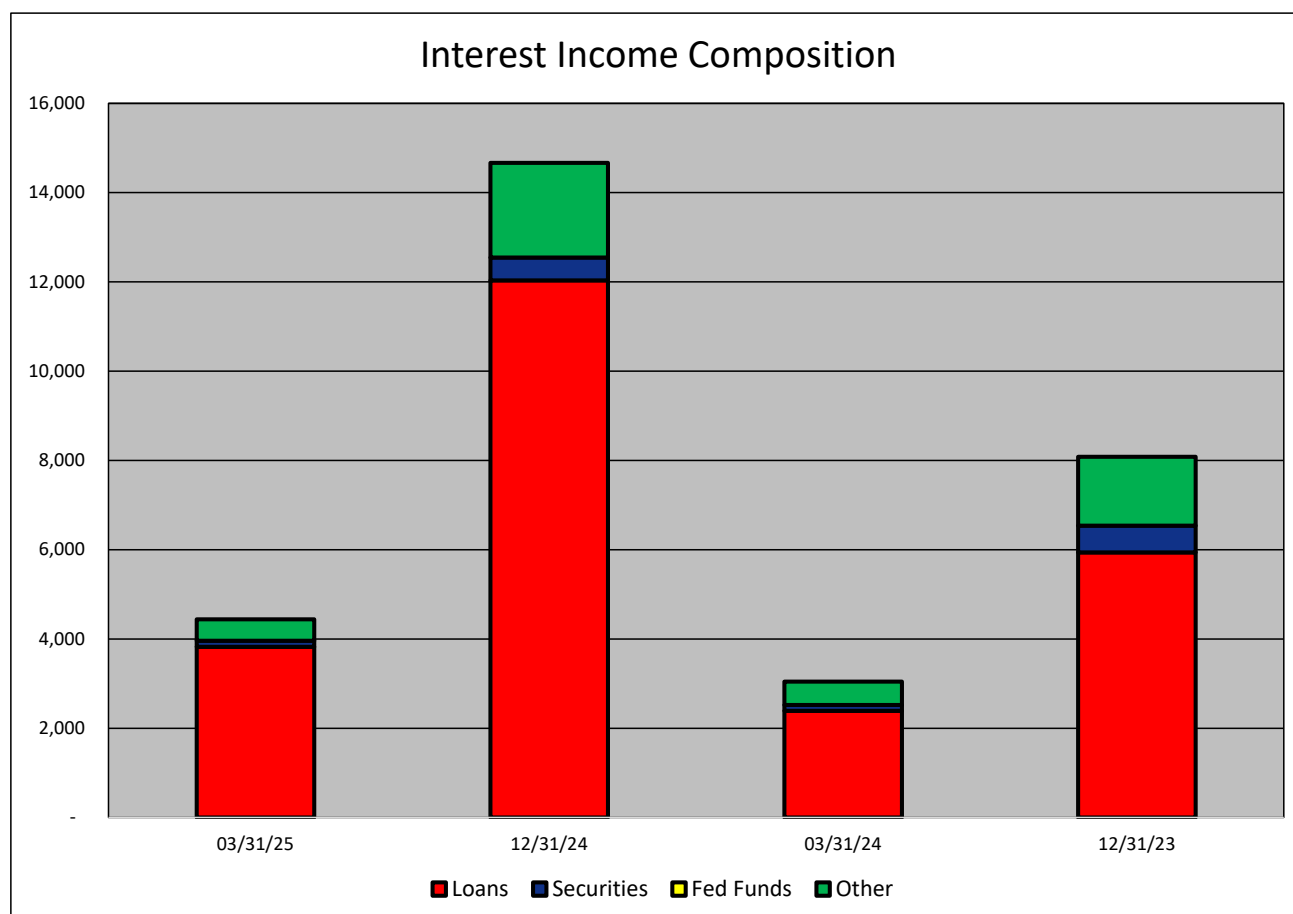


**INTEREST INCOME COMPOSITION- Locality Bank**  
(Dollars in Thousands)

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	3,826	12,036	2,392	5,938	1,434	59.95
Securities	135	509	129	601	6	4.65
Fed Funds	-	-	-	-	-	NA
Other	479	2,122	523	1,540	(44)	(8.41)
<b>Total Int Income</b>	<b>4,440</b>	<b>14,667</b>	<b>3,044</b>	<b>8,079</b>	<b>1,396</b>	<b>45.86</b>

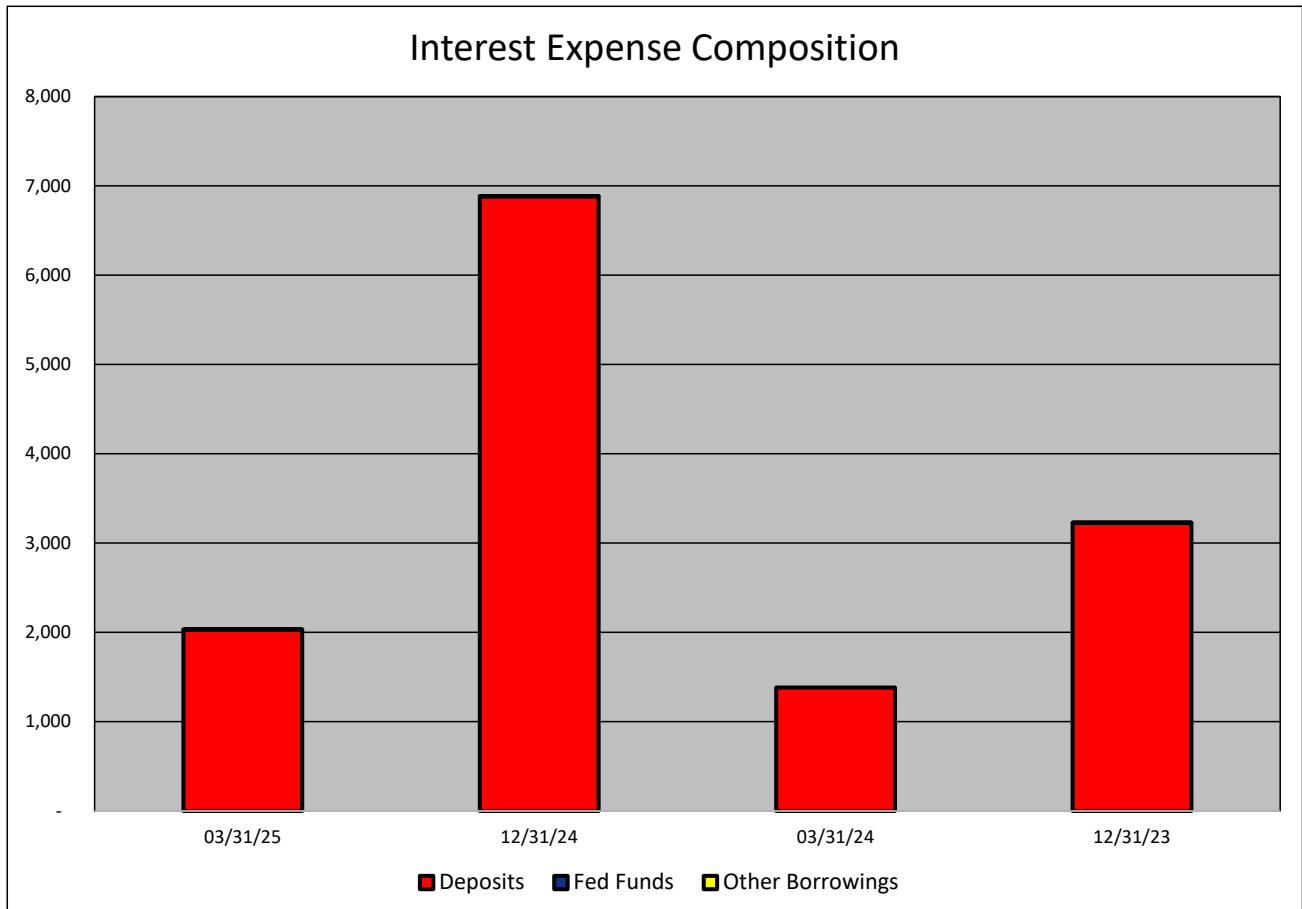


**INTEREST EXPENSE COMPOSITION- Locality Bank**  
(Dollars in Thousands)

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	2,031	6,882	1,382	3,227	649	46.96
Fed Funds	-	-	-	-	-	NA
Other Borrowings	1	2	-	3	1	NA
<b>Total Int Expense</b>	<b>2,032</b>	<b>6,884</b>	<b>1,382</b>	<b>3,230</b>	<b>650</b>	<b>47.03</b>

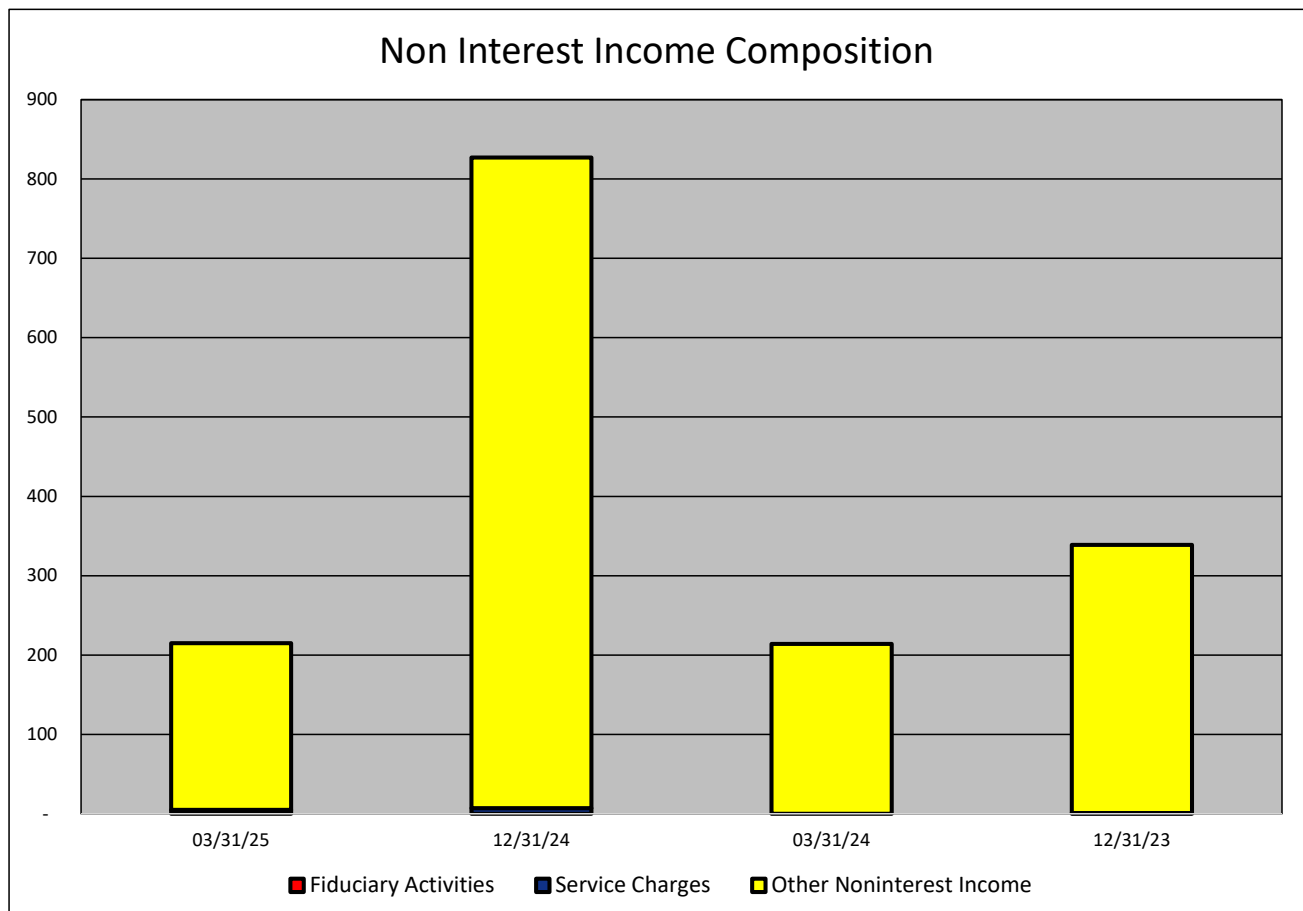


**NONINTEREST INCOME COMPOSITION- Locality Bank**  
(Dollars in Thousands)

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	5	7	-	1	5	NA
Other Noninterest Income	210	820	214	338	(4)	(1.87)
<b>Total Nonint. Income</b>	<b>215</b>	<b>827</b>	<b>214</b>	<b>339</b>	<b>1</b>	<b>0.47</b>

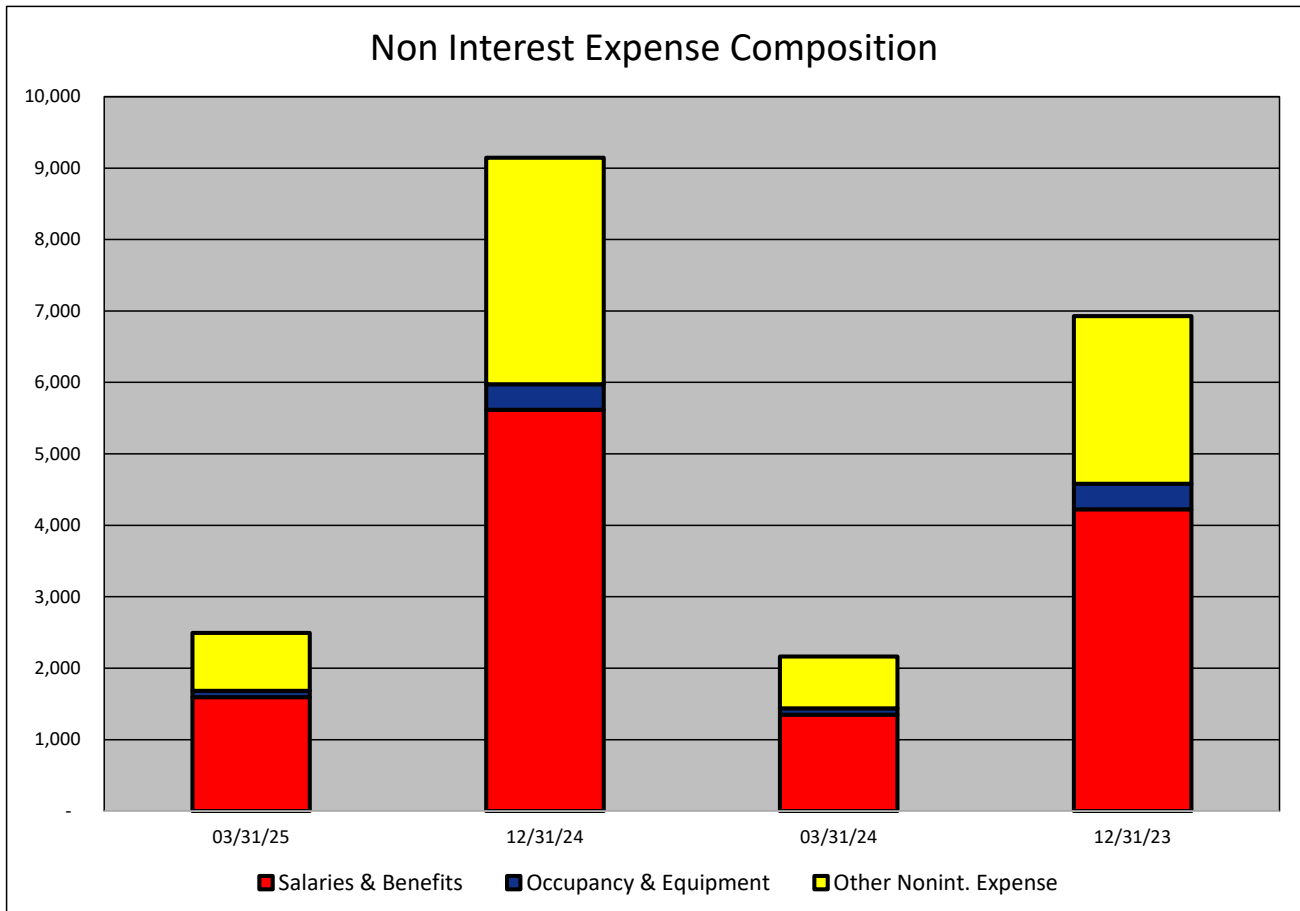


**NONINTEREST EXPENSE COMPOSITION- Locality Bank**  
(Dollars in Thousands)

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	1,593	5,617	1,349	4,223	244	18.09
Occupancy & Equipment	90	359	90	358	0	0.00
Other Nonint. Expense	809	3,170	724	2,347	85	11.74
Total Nonint. Expense	2,492	9,146	2,163	6,928	329	15.21



**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>	<b>77.78</b>	<b>3.76</b>
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>	<b>0.69</b>	<b>0.00</b>	<b>0.02</b>
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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