

Marine Bank & Trust Company

Vero Beach, FL

Established

7/1/1997

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)

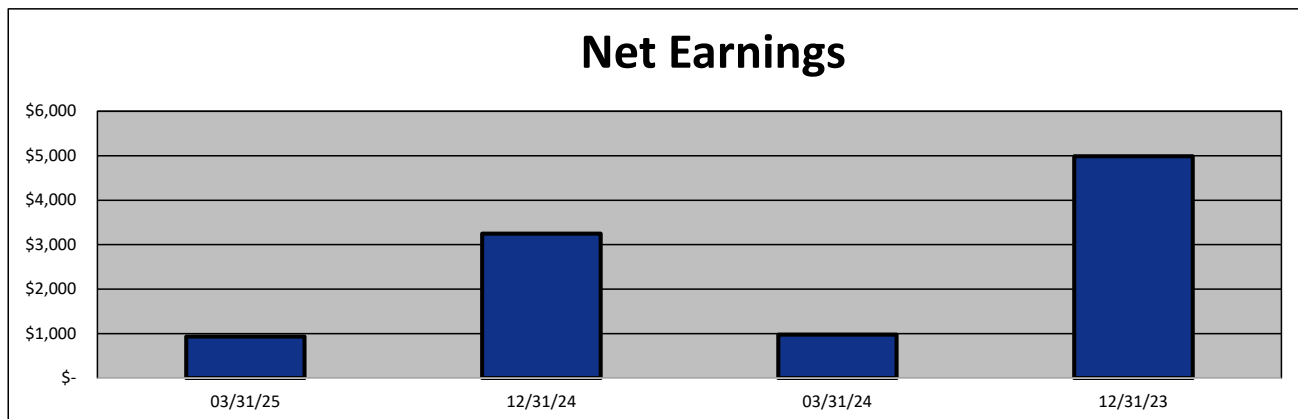
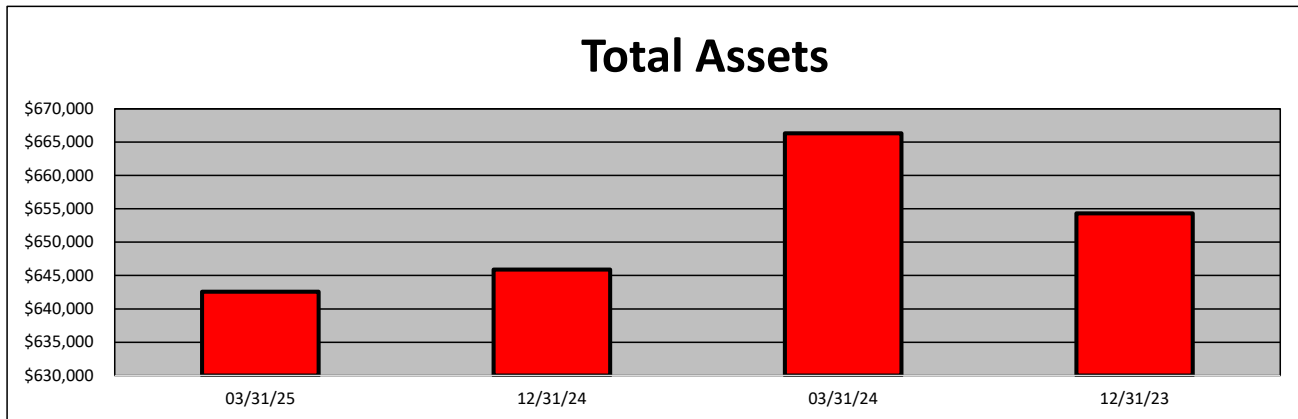
EXECUTIVE SUMMARY - Marine Bank & Trust Company
(Percentage)

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	6.80	6.56	5.92	6.26	11.26	11.87
Leverage Ratio	9.33	9.13	8.42	8.57	17.35	12.79
Tier 1 Cap/Risk Based Assets	14.31	14.07	13.67	13.31	18.59	10.79
Risk Based Ratio	15.56	15.32	14.92	14.56	19.41	11.35
Common Equity Tier 1 Capital Ratio	14.31	14.07	13.67	13.31	18.53	10.79
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	75.07	78.87	74.64	77.69	73.43	80.83
Loans/Assets	69.54	69.48	66.67	69.31	62.13	67.58
Securities/Assets	22.33	22.82	23.64	24.68	18.87	12.49
PROFITABILITY:						
Return on Avg Assets	0.57	0.49	0.57	0.75	0.20	0.88
Return on Avg Equity	8.70	7.77	9.72	14.34	10.12	9.80
Nonint Income/Avg Assets	0.28	0.30	0.28	0.29	0.78	0.88
Net Overhead Ratio	1.91	1.75	1.66	1.71	2.92	2.19
Efficiency Ratio	72.88	72.88	68.35	63.86	93.91	69.33
Assets (per million) per Employee	9.05	9.10	9.52	9.09	10.55	9.56
ASSET QUALITY:						
Allowance/Loans	1.54	1.54	1.50	1.44	1.27	1.06
Nonperforming Loans/Total Loans	0.00	0.00	0.03	0.33	0.52	0.28
Nonperforming Assets/Total Assets	0.00	0.00	0.02	0.23	0.36	0.22
Adjusted Texas Ratio	0.00	0.00	0.26	3.15	3.38	1.76
YIELDS & COSTS:						
Yield on earning assets	4.63	4.66	4.69	4.33	5.40	5.53
Cost of funds	2.75	3.08	3.00	2.28	2.84	3.21
Net interest margin	2.77	2.54	2.59	2.88	3.13	3.46
Avg Earning Assets/Avg Assets	96.39	96.76	96.68	96.66	95.62	96.50

SELECTED FINANCIAL DATA - Marine Bank & Trust Company
(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	642,569	645,900	666,307	654,321	(23,738)	(3.56)
Cash and Equivalents	29,688	27,712	43,851	18,030	(14,163)	(32.30)
Securities	143,496	147,392	157,518	161,517	(14,022)	(8.90)
Loans, net	446,833	448,765	444,241	453,520	2,592	0.58
Deposit Accounts	595,256	569,029	595,179	583,754	77	0.01
Fed Funds & Repos	-	45	-	-	-	NA
Total Equity	43,670	42,371	39,467	40,928	4,203	10.65

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	936	3,249	977	4,987	(41)	(4.20)
Interest Income	7,299	30,124	7,767	28,011	(468)	(6.03)
Interest Expense	2,931	13,717	3,474	9,417	(543)	(15.63)
Net Interest Income	4,368	16,407	4,293	18,594	75	1.75
Prov for Credit Losses	-	375	150	650	(150)	(100.00)
Noninterest income	460	2,004	479	1,943	(19)	(3.97)
Gain on Sale of Securities	-	-	-	4	-	NA
Noninterest Expense	3,587	13,691	3,326	13,372	261	7.85
Net Operating Income	1,241	4,345	1,296	6,515	(55)	(4.24)
Income Taxes	305	1,096	319	1,532	(14)	(4.39)

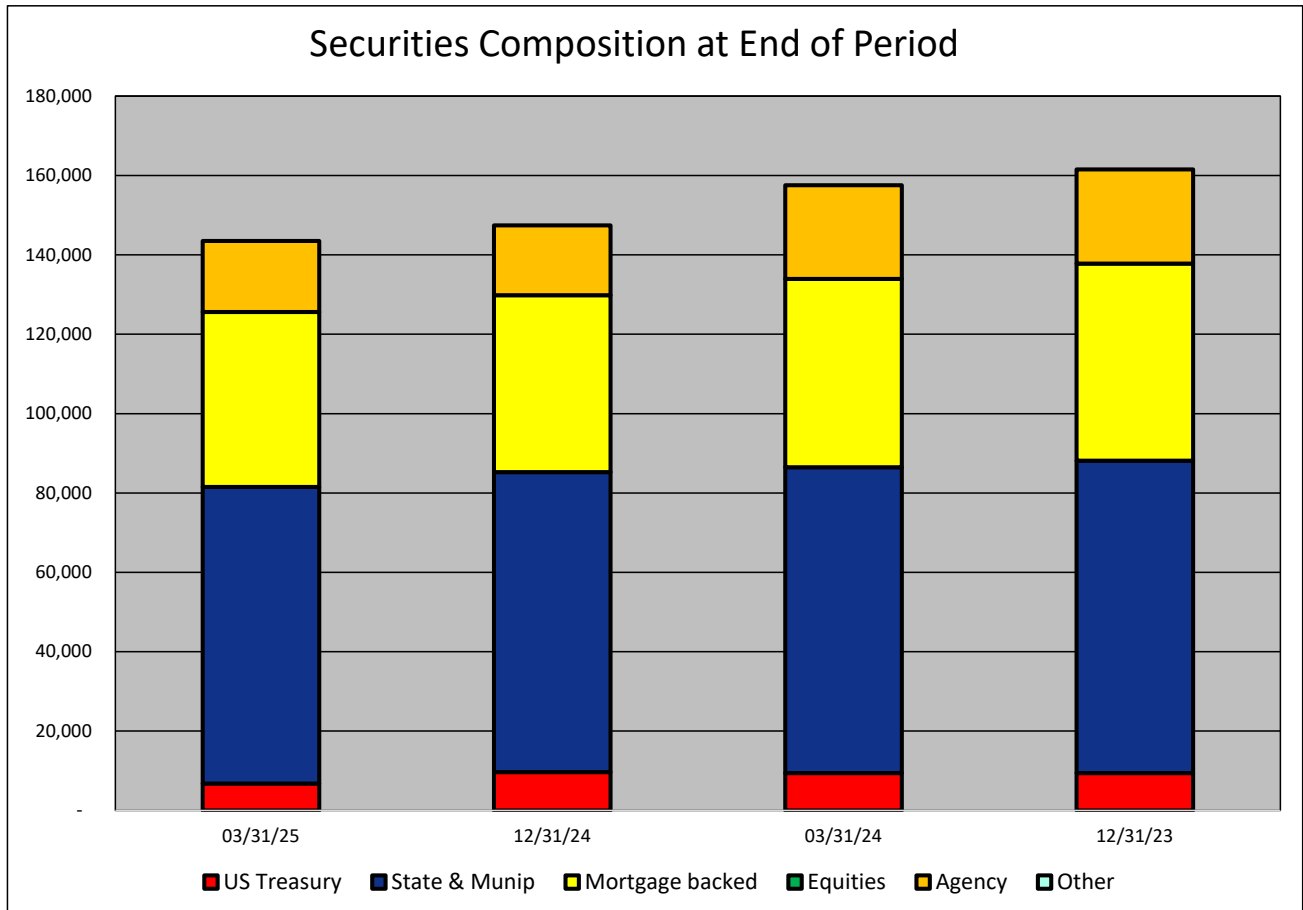


SECURITIES COMPOSITION - Marine Bank & Trust Company
(Dollars in Thousands)

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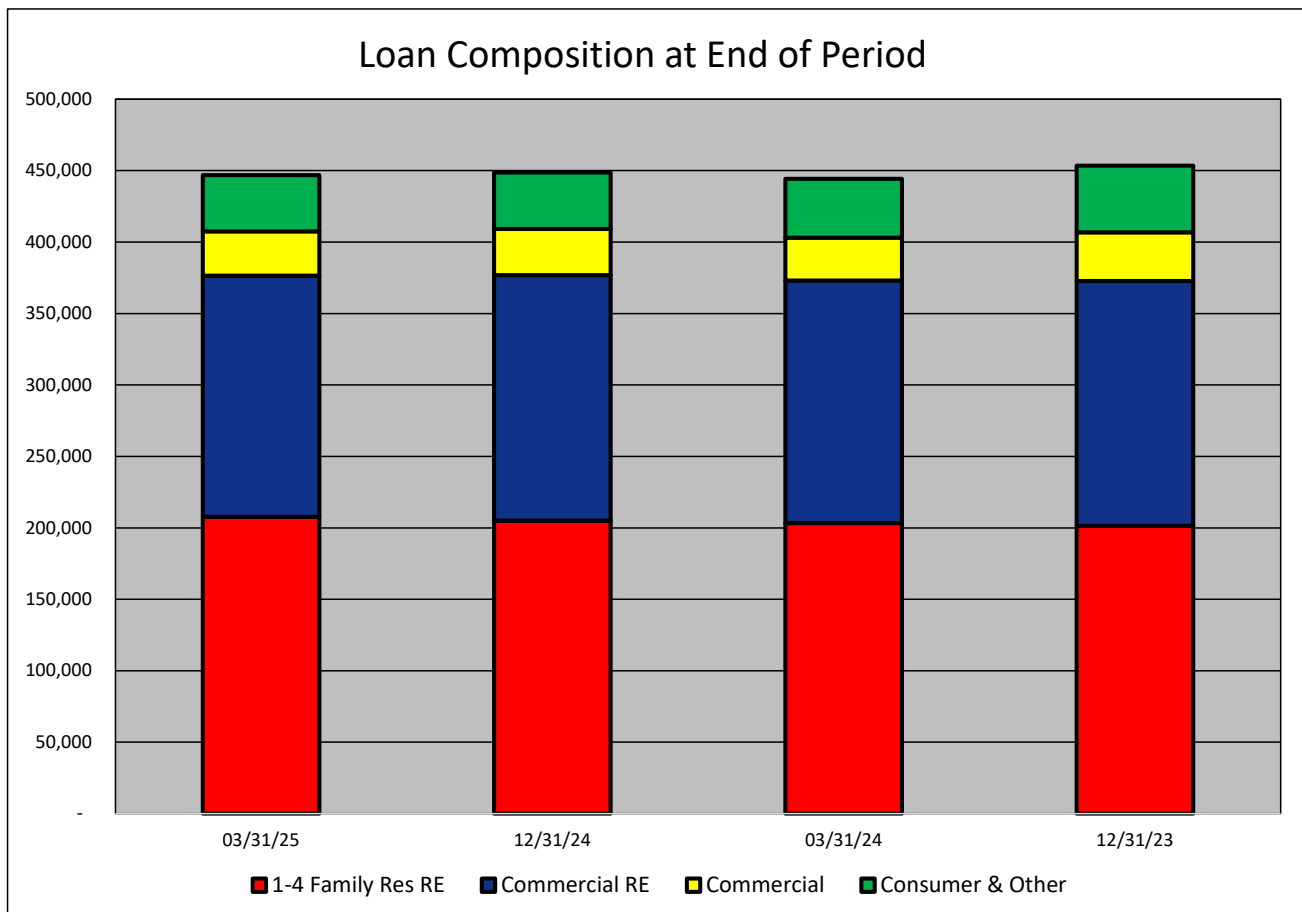
SECURITIES CATEGORY:

US Treasury	6,799	9,697	9,416	9,418	(2,617)	(27.79)
State & Munip	74,736	75,563	77,074	78,723	(2,338)	(3.03)
Mortgage backed	44,059	44,563	47,424	49,642	(3,365)	(7.10)
Equities	-	-	-	-	-	NA
Agency	17,902	17,569	23,604	23,734	(5,702)	(24.16)
Other	-	-	-	-	-	NA
Total Securities	143,496	147,392	157,518	161,517	(14,022)	(8.90)



LOAN PORTFOLIO COMPOSITION - Marine Bank & Trust Company
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	207,778	205,002	203,307	201,463	4,471	2.20
Commercial RE	168,791	171,832	169,751	171,330	(960)	(0.57)
Commercial	30,902	32,359	30,072	34,026	830	2.76
Consumer & Other	39,362	39,572	41,111	46,701	(1,749)	(4.25)
Loans, Net	446,833	448,765	444,241	453,520	2,592	0.58



LOAN PORTFOLIO QUALITY - Marine Bank & Trust Company
(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	6,890	6,533	6,533	5,883	357	5.46
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	18	-	-	-	NA
Provision Expense	-	375	150	650	(150)	(100.00)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	6,890	6,890	6,683	6,533	207	3.10

NON-PERFORMING ASSETS:

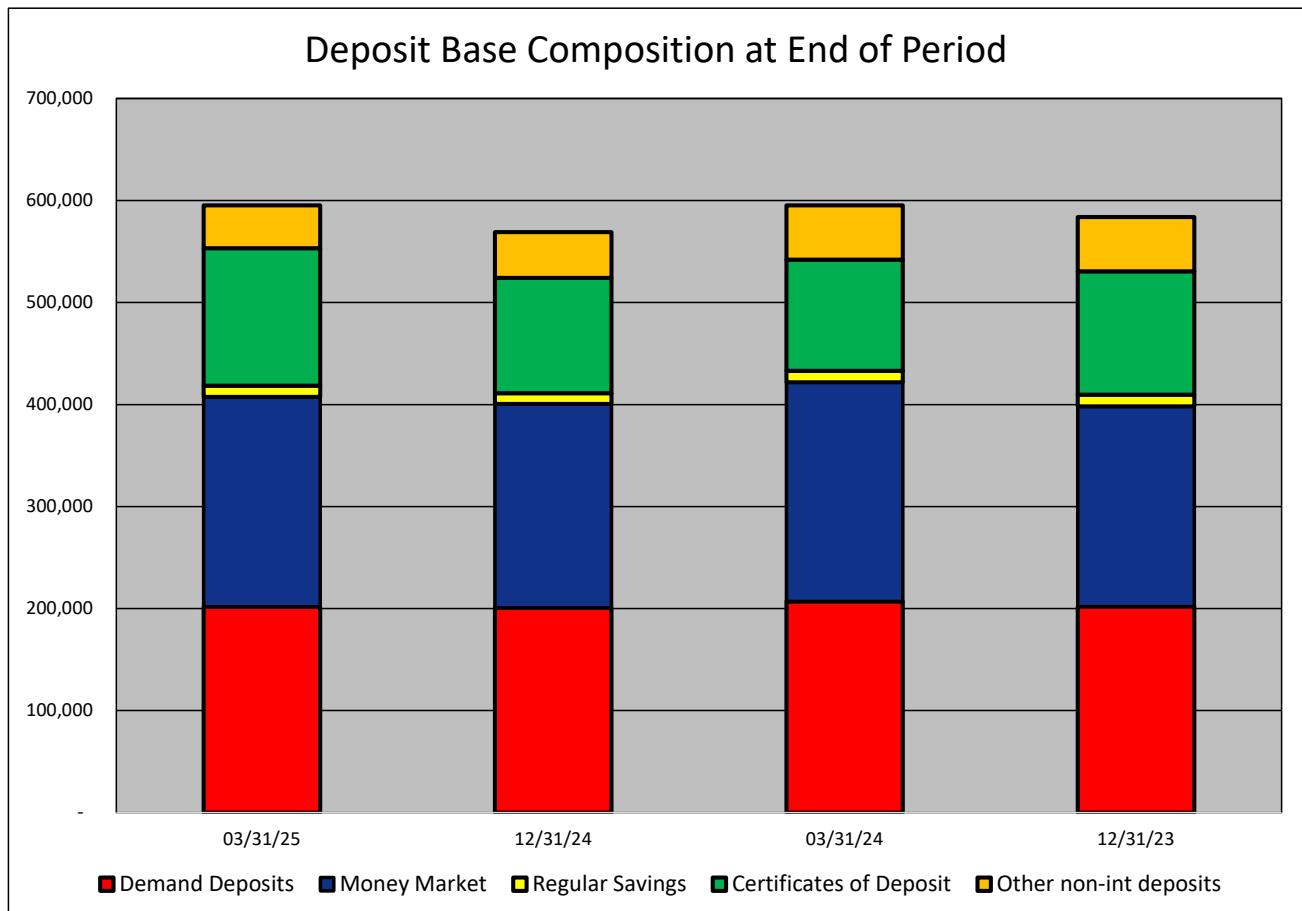
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	120	1,497	(120)	(100.00)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	120	1,497	(120)	(100.00)

DEPOSIT BASE COMPOSITION - Marine Bank & Trust Company
(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	201,711	200,783	206,915	201,836	(5,204)	(2.52)
Money Market	205,894	199,730	214,894	196,342	(9,000)	(4.19)
Regular Savings	10,848	10,639	11,168	11,521	(320)	(2.87)
Certificates of Deposit	134,715	112,936	109,033	120,796	25,682	23.55
Other non-int deposits	42,088	44,941	53,169	53,259	(11,081)	(20.84)
Total Deposits	595,256	569,029	595,179	583,754	77	0.01

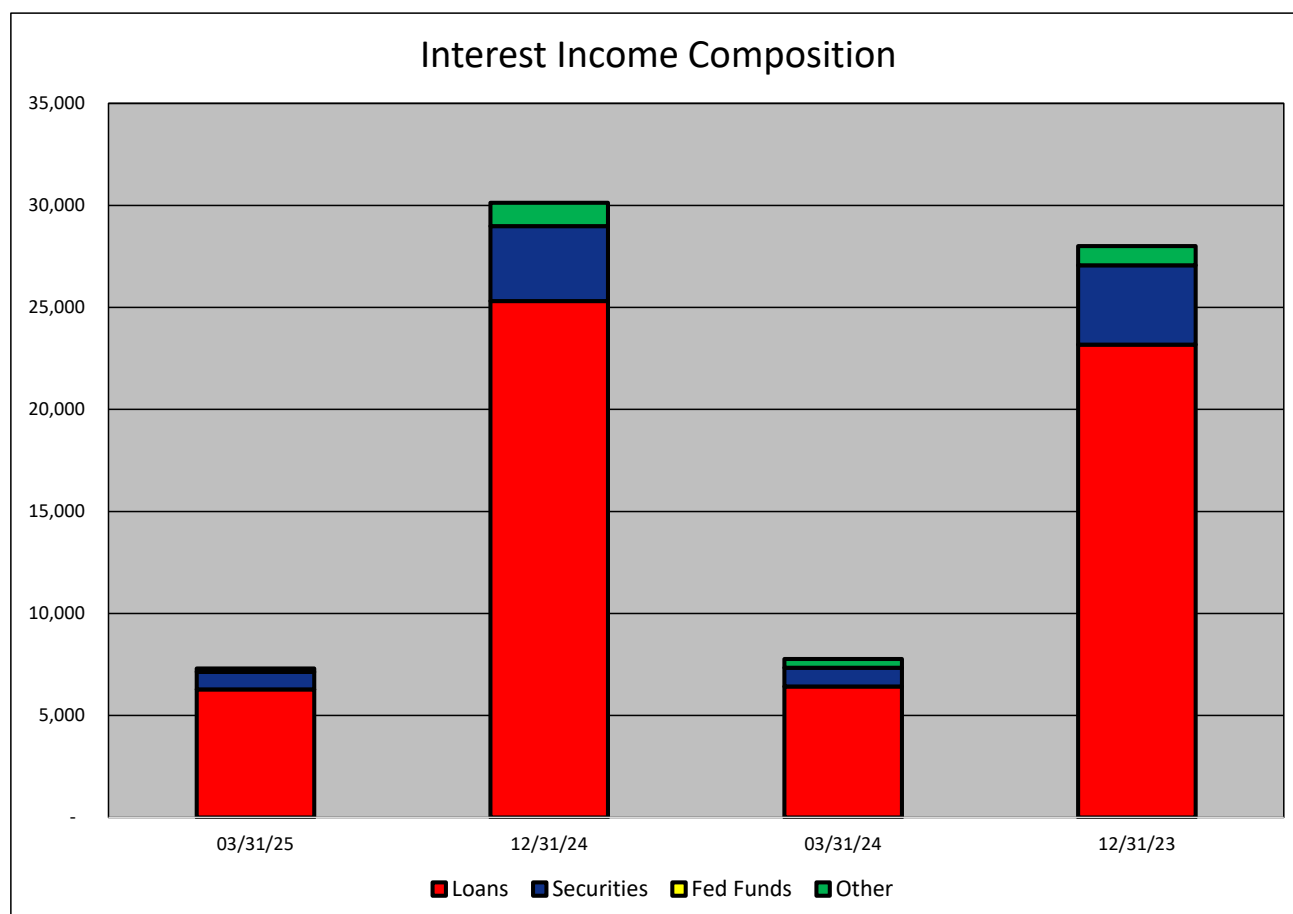


INTEREST INCOME COMPOSITION- Marine Bank & Trust Company
(Dollars in Thousands)

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	6,274	25,315	6,416	23,172	(142)	(2.21)
Securities	868	3,665	928	3,893	(60)	(6.47)
Fed Funds	-	-	-	-	-	NA
Other	157	1,144	423	946	(266)	(62.88)
Total Int Income	7,299	30,124	7,767	28,011	(468)	(6.03)

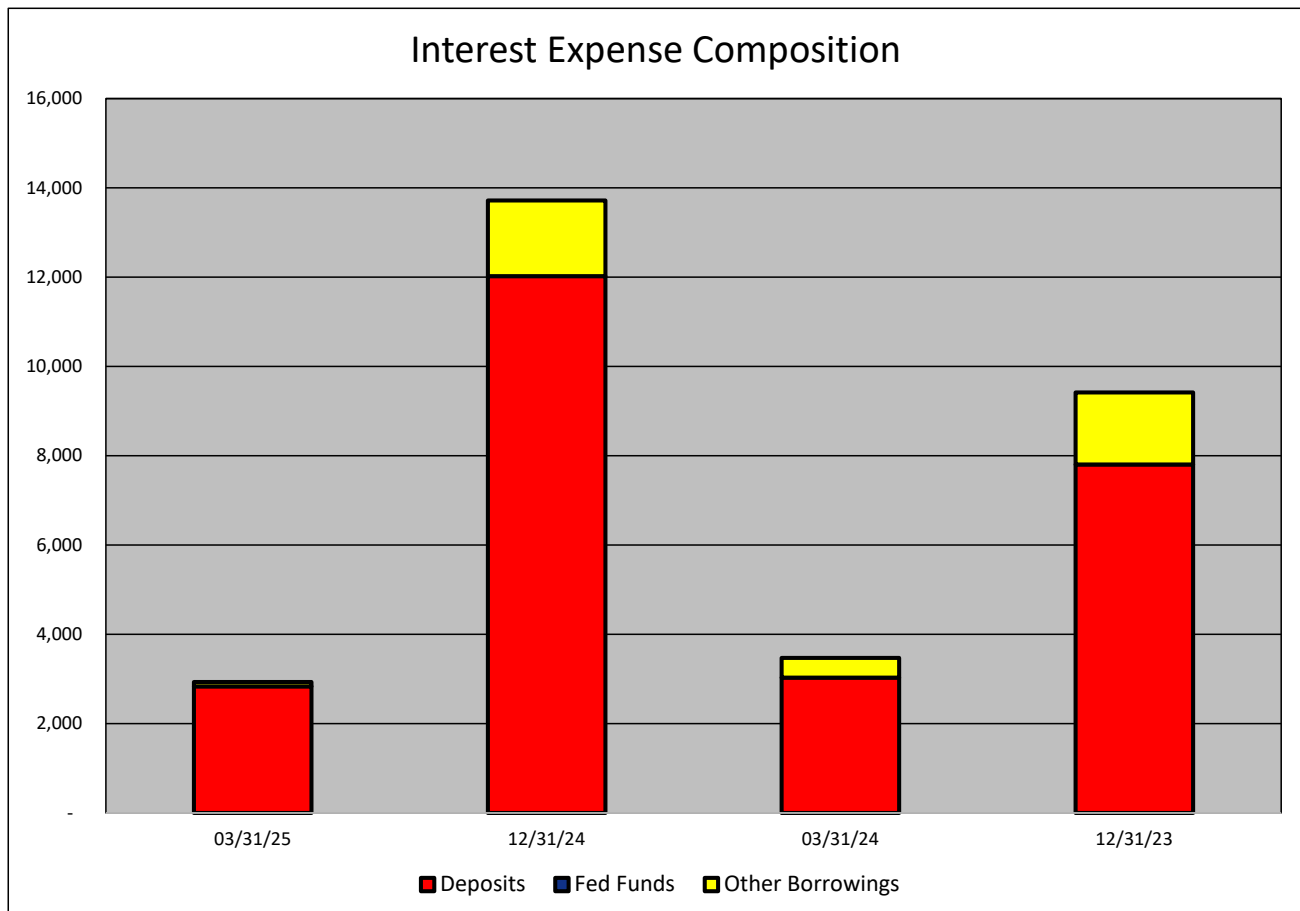


INTEREST EXPENSE COMPOSITION- Marine Bank & Trust Company
(Dollars in Thousands)

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	2,836	12,024	3,029	7,805	(193)	(6.37)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	95	1,693	445	1,612	(350)	(78.65)
Total Int Expense	2,931	13,717	3,474	9,417	(543)	(15.63)

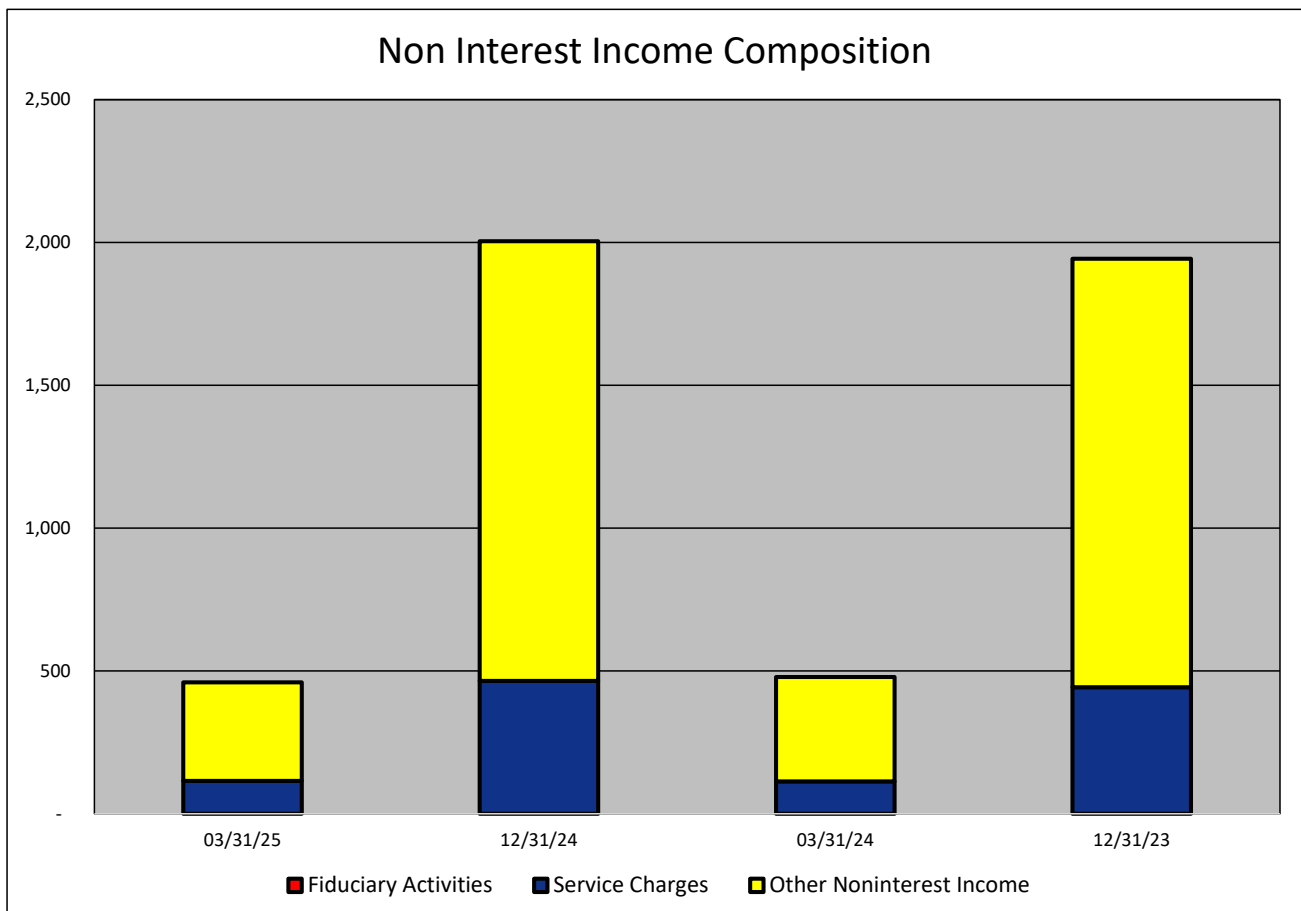


NONINTEREST INCOME COMPOSITION- Marine Bank & Trust Company
(Dollars in Thousands)

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	115	465	113	443	2	1.77
Other Noninterest Income	345	1,539	366	1,500	(21)	(5.74)
Total Nonint. Income	460	2,004	479	1,943	(19)	(3.97)

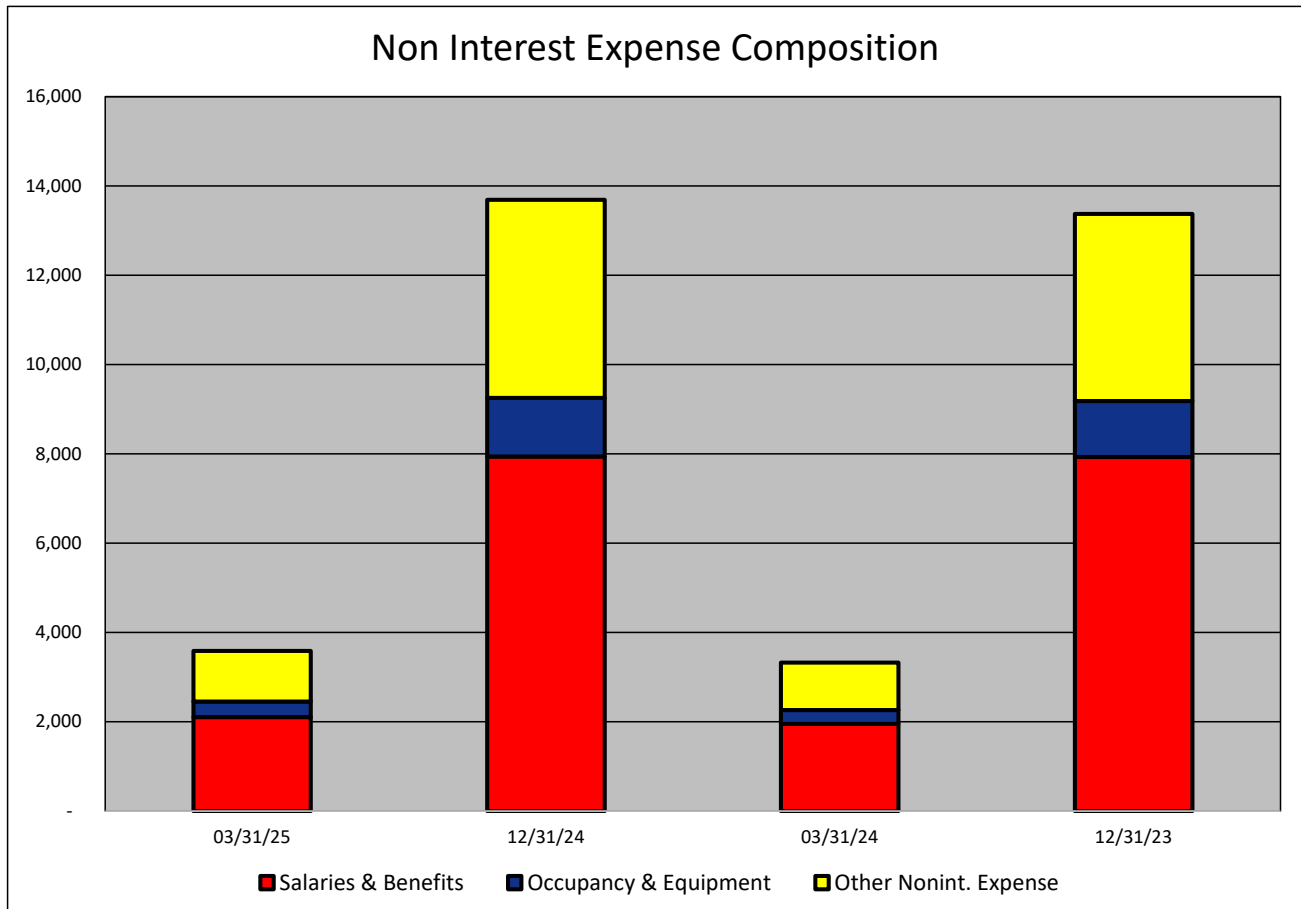


NONINTEREST EXPENSE COMPOSITION- Marine Bank & Trust Company
(Dollars in Thousands)

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	2,104	7,941	1,949	7,927	155	7.95
Occupancy & Equipment	351	1,313	316	1,254	35	11.08
Other Nonint. Expense	1,132	4,437	1,061	4,191	71	6.69
Total Nonint. Expense	3,587	13,691	3,326	13,372	261	7.85



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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