

Seacoast National Bank

Stuart, FL

Established

1/1/1933

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 - Seacoast National Bank
(Percentage)

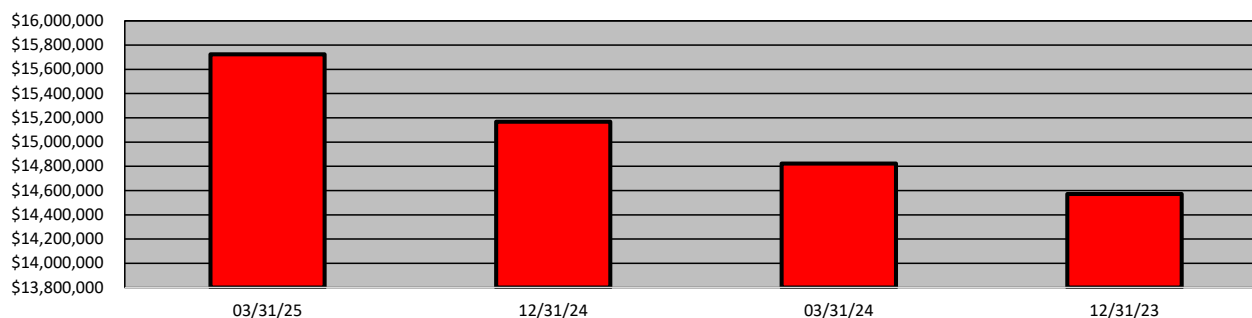
Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	14.05	14.38	14.25	14.42	11.26	11.87
Leverage Ratio	10.51	10.66	10.49	10.32	17.35	12.79
Tier 1 Cap/Risk Based Assets	13.85	14.13	13.93	13.64	18.59	10.79
Risk Based Ratio	15.10	15.30	15.18	14.82	19.41	11.35
Common Equity Tier 1 Capital Ratio	13.85	14.13	13.93	13.64	18.53	10.79
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	83.13	84.24	83.09	85.45	73.43	80.83
Loans/Assets	66.52	68.02	67.38	69.09	62.13	67.58
Securities/Assets	20.77	18.96	17.76	17.36	18.87	12.49
PROFITABILITY:						
Return on Avg Assets	0.82	0.82	0.72	0.72	0.20	0.88
Return on Avg Equity	5.83	5.78	5.07	5.50	10.12	9.80
Nonint Income/Avg Assets	0.52	0.57	0.51	0.52	0.78	0.88
Net Overhead Ratio	1.77	1.66	1.89	2.11	2.92	2.19
Efficiency Ratio	63.63	64.53	71.29	68.54	93.91	69.33
Assets (per million) per Employee	10.55	10.25	10.43	9.46	10.55	9.56
ASSET QUALITY:						
Allowance/Loans	1.34	1.34	1.47	1.48	1.27	1.06
Nonperforming Loans/Total Loans	0.68	0.92	0.79	0.66	0.52	0.28
Nonperforming Assets/Total Assets	0.50	0.67	0.58	0.51	0.36	0.22
Adjusted Texas Ratio	4.68	6.22	6.02	5.21	3.38	1.76
YIELDS & COSTS:						
Yield on earning assets	5.26	5.35	5.28	5.21	5.40	5.53
Cost of funds	2.66	3.16	3.13	2.35	2.84	3.21
Net interest margin	3.41	3.22	3.19	3.72	3.13	3.46
Avg Earning Assets/Avg Assets	90.02	89.60	89.29	88.98	95.62	96.50

SELECTED FINANCIAL DATA - Seacoast National Bank
(Dollars in Thousands)

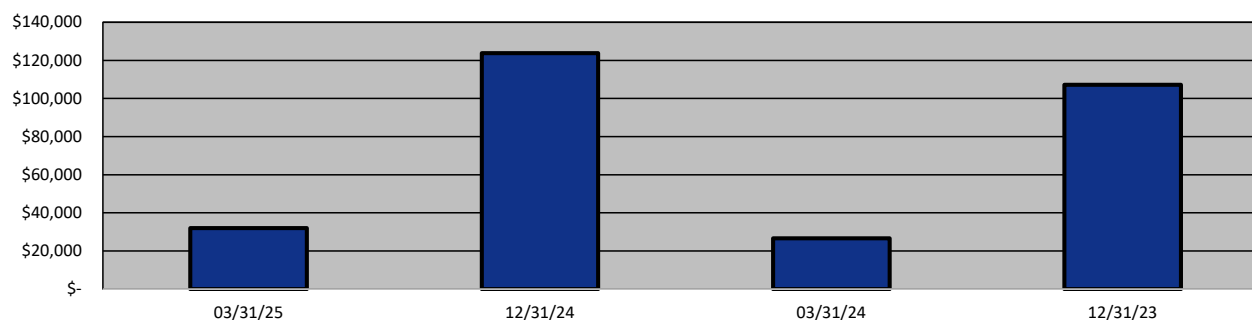
As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	15,723,411	15,167,038	14,821,611	14,571,868	901,800	6.08
Cash and Equivalents	502,066	479,821	690,581	453,039	(188,515)	(27.30)
Securities	3,266,326	2,875,250	2,632,865	2,529,956	633,461	24.06
Loans, net	10,459,037	10,317,227	9,987,527	10,067,331	471,510	4.72
Deposit Accounts	12,581,505	12,248,021	12,020,707	11,781,563	560,798	4.67
Fed Funds & Repos	315,526	327,805	427,925	475,764	(112,399)	(26.27)
Total Equity	2,208,632	2,181,416	2,111,379	2,101,688	97,253	4.61

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	31,980	123,858	26,697	107,223	5,283	19.79
Interest Income	184,255	725,559	175,706	688,941	8,549	4.87
Interest Expense	64,715	289,570	69,620	196,866	(4,905)	(7.05)
Net Interest Income	119,540	435,989	106,086	492,075	13,454	12.68
Prov for Credit Losses	9,250	16,258	1,368	37,518	7,882	576.17
Noninterest income	20,339	86,442	19,166	77,145	1,173	6.12
Gain on Sale of Securities	-	(12,017)	(3,758)	(2,935)	3,758	(100.00)
Noninterest Expense	89,207	337,754	89,421	390,565	(214)	(0.24)
Net Operating Income	41,422	168,419	34,463	141,137	6,959	20.19
Income Taxes	9,488	35,544	7,995	31,021	1,493	18.67

Total Assets



Net Earnings

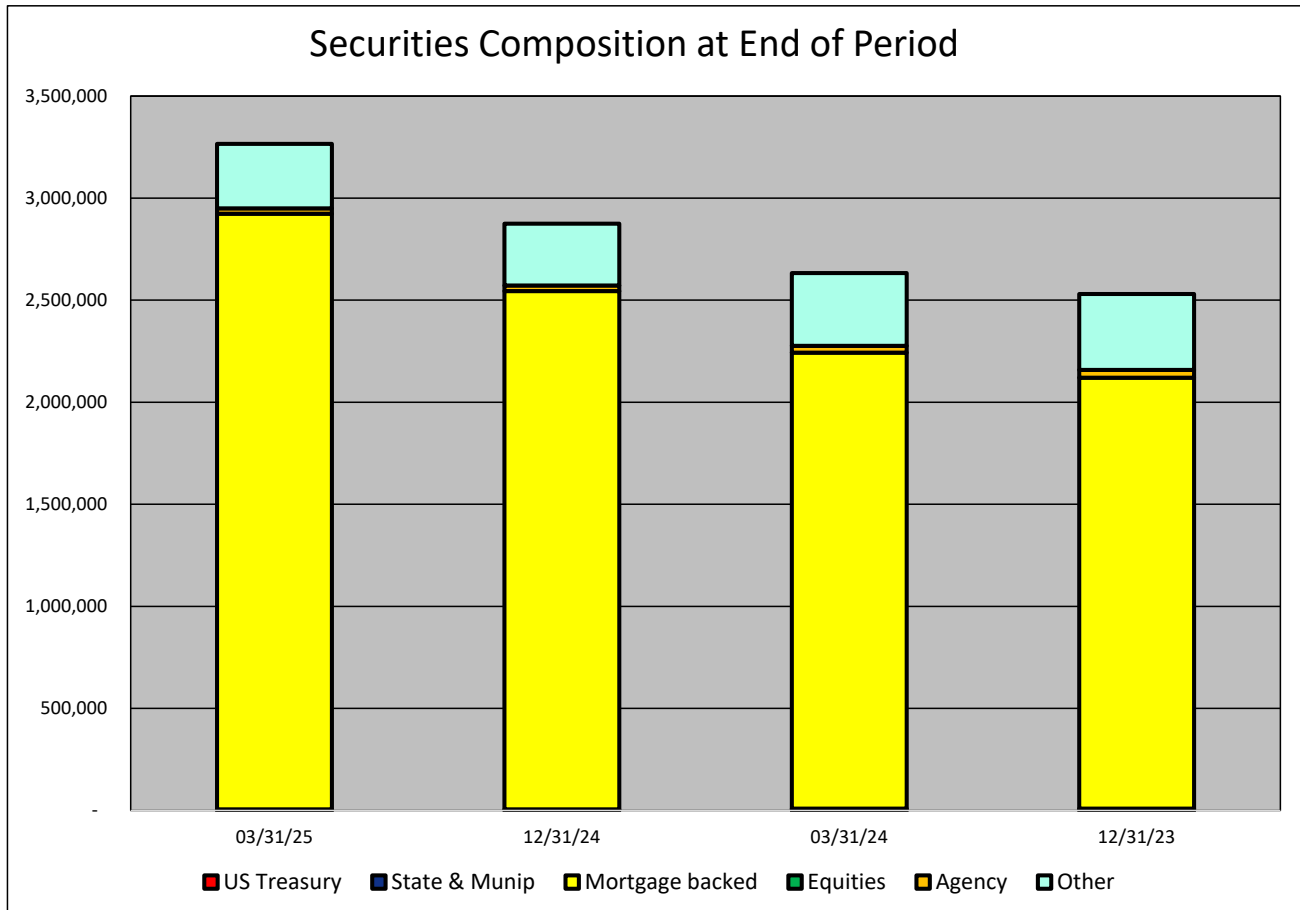


SECURITIES COMPOSITION - Seacoast National Bank
(Dollars in Thousands)

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	197	196	192	192	5	2.60
State & Munip	5,628	5,690	9,162	9,390	(3,534)	(38.57)
Mortgage backed	2,918,295	2,538,937	2,233,714	2,111,013	684,581	30.65
Equities	-	-	-	-	-	NA
Agency	26,226	27,545	33,637	37,253	(7,411)	(22.03)
Other	315,980	302,882	356,160	372,108	(40,180)	(11.28)
Total Securities	3,266,326	2,875,250	2,632,865	2,529,956	633,461	24.06

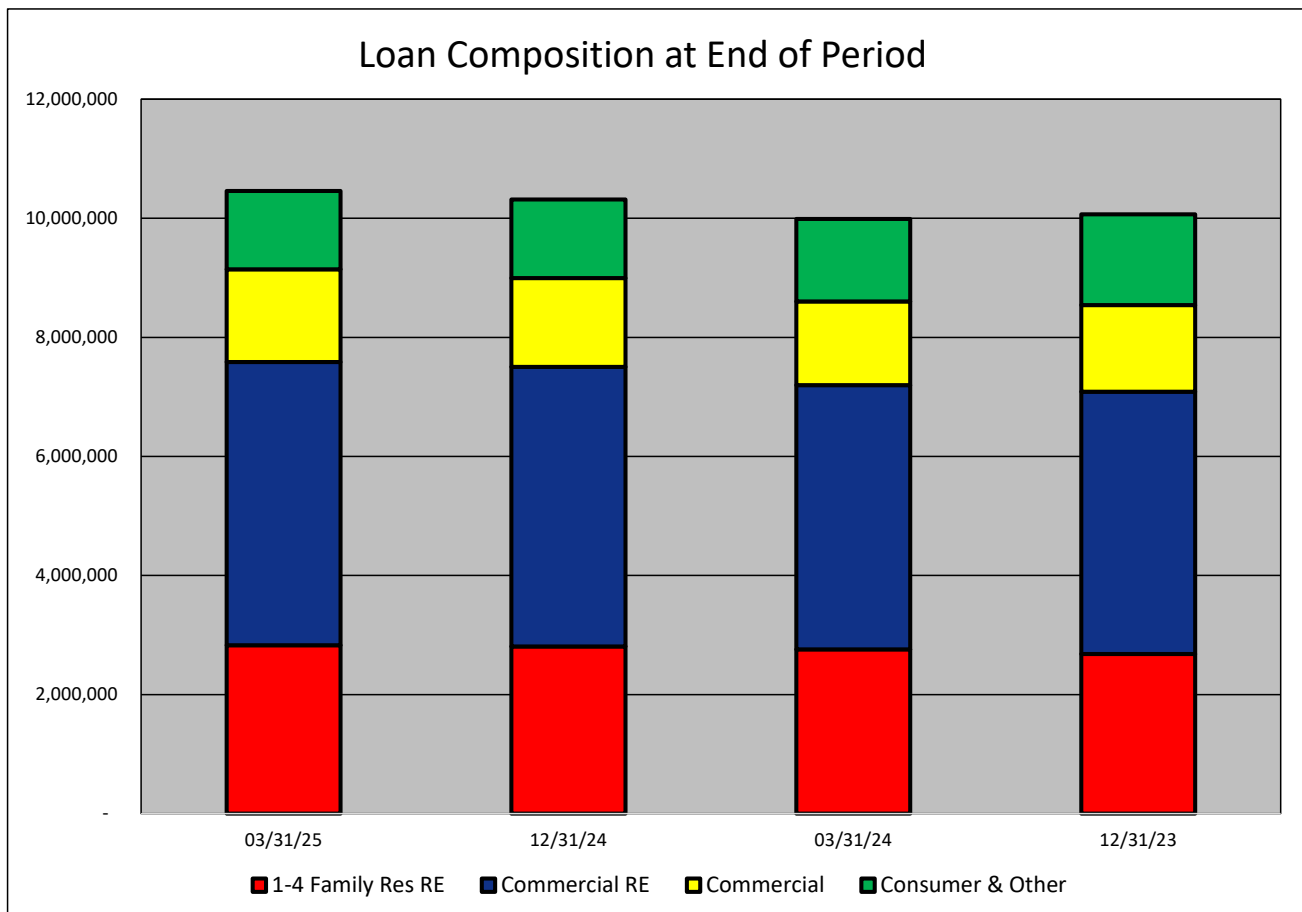


LOAN PORTFOLIO COMPOSITION - Seacoast National Bank
(Dollars in Thousands)

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	2,828,025	2,806,241	2,756,852	2,680,522	71,173	2.58
Commercial RE	4,757,755	4,699,014	4,438,624	4,408,261	319,131	7.19
Commercial	1,556,073	1,490,685	1,408,076	1,453,050	147,997	10.51
Consumer & Other	1,317,184	1,321,287	1,383,975	1,525,498	(66,791)	(4.83)
Loans, Net	10,459,037	10,317,227	9,987,527	10,067,331	471,510	4.72



LOAN PORTFOLIO QUALITY - Seacoast National 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	138,055	148,931	148,931	113,894	(10,876)	(7.30)
Total Recoveries	1,239	4,728	998	3,434	241	24.15
Total Charge-offs	8,277	31,862	4,628	24,795	3,649	78.85
Provision Expense	9,250	16,258	1,368	37,518	7,882	576.17
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	18,879	-	NA
Ending Balance	140,267	138,055	146,669	148,931	(6,402)	(4.36)

NON-PERFORMING ASSETS:

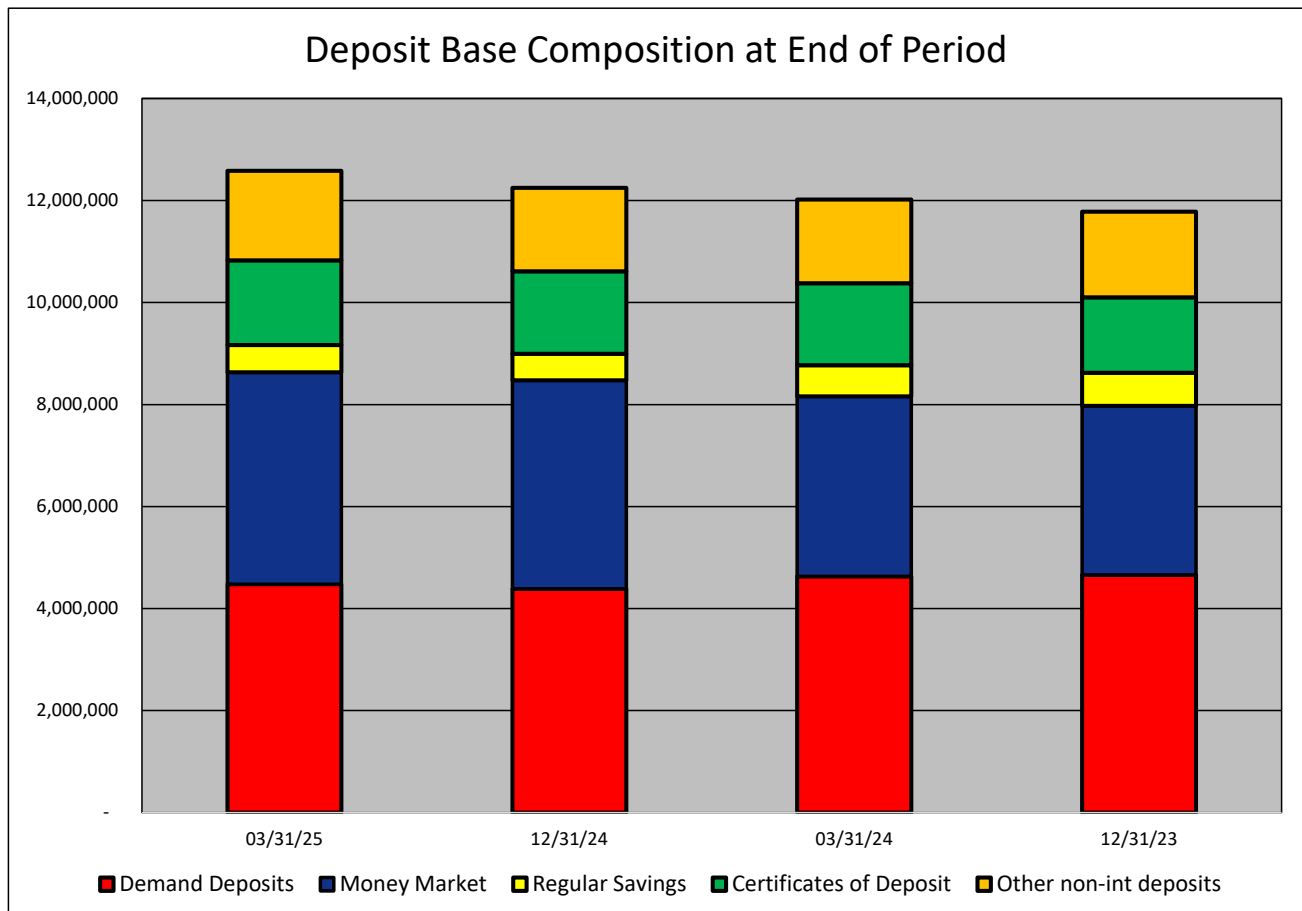
Total-90+ Days Past Due	64	1,649	1,960	1,505	(1,896)	(96.73)
Total-Nonaccrual	71,018	92,793	77,205	65,103	(6,187)	(8.01)
Foreclosed Real Estate	7,176	6,421	7,315	7,560	(139)	(1.90)
Total Non-perf Assets	78,258	100,863	86,480	74,168	(8,222)	(9.51)

DEPOSIT BASE COMPOSITION - Seacoast National 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	4,476,627	4,388,062	4,629,847	4,658,515	(153,220)	(3.31)
Money Market	4,154,682	4,086,362	3,531,029	3,314,288	623,653	17.66
Regular Savings	534,992	519,904	608,081	651,465	(73,089)	(12.02)
Certificates of Deposit	1,658,636	1,615,917	1,610,335	1,476,155	48,301	3.00
Other non-int deposits	1,756,568	1,637,776	1,641,415	1,681,140	115,153	7.02
Total Deposits	12,581,505	12,248,021	12,020,707	11,781,563	560,798	4.67

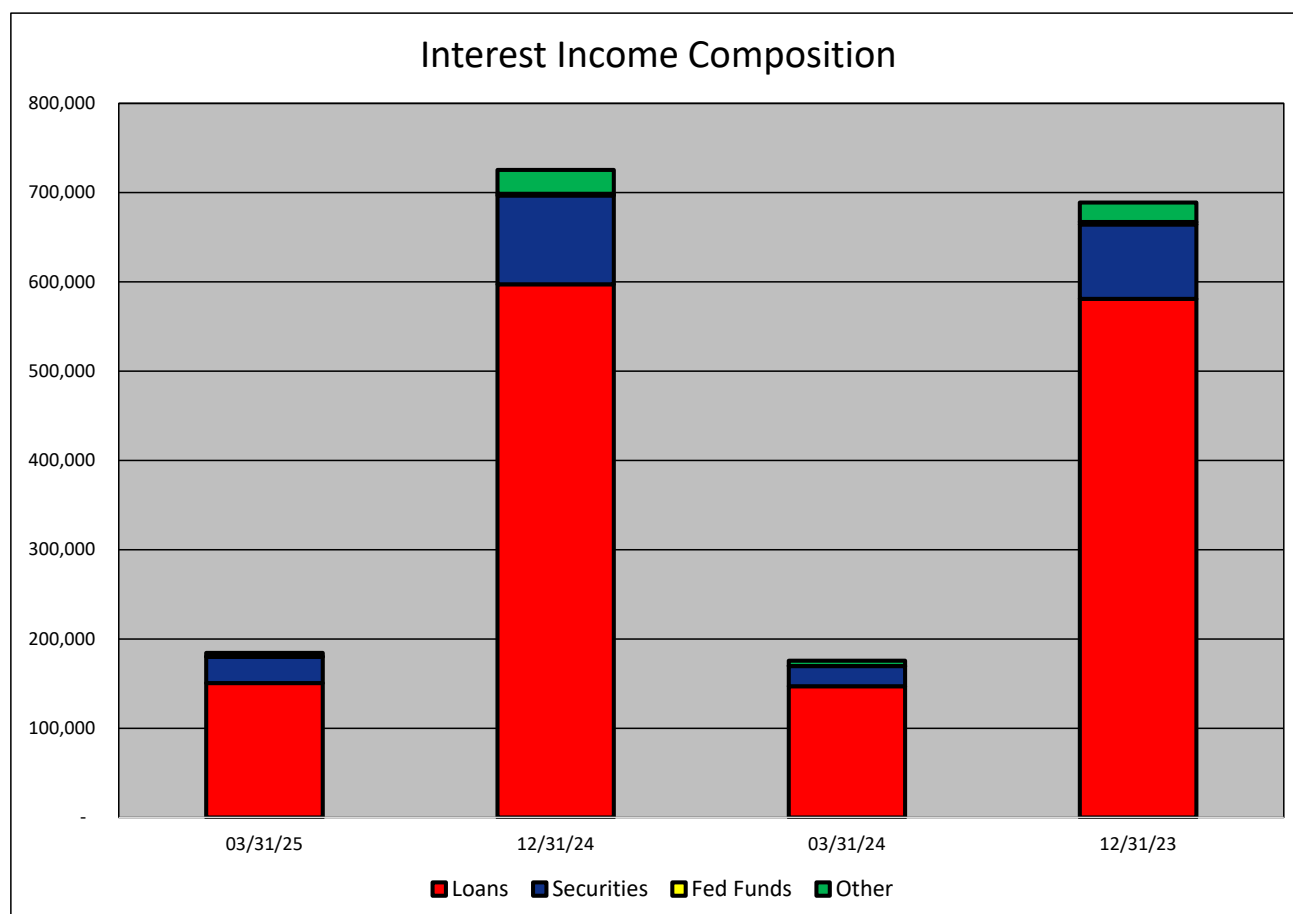


INTEREST INCOME COMPOSITION- Seacoast National Bank
(Dollars in Thousands)

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	150,640	597,365	147,095	581,106	3,545	2.41
Securities	29,415	99,591	22,427	83,279	6,988	31.16
Fed Funds	359	1,856	214	2,846	145	67.76
Other	3,841	26,747	5,970	21,710	(2,129)	(35.66)
Total Int Income	184,255	725,559	175,706	688,941	8,549	4.87

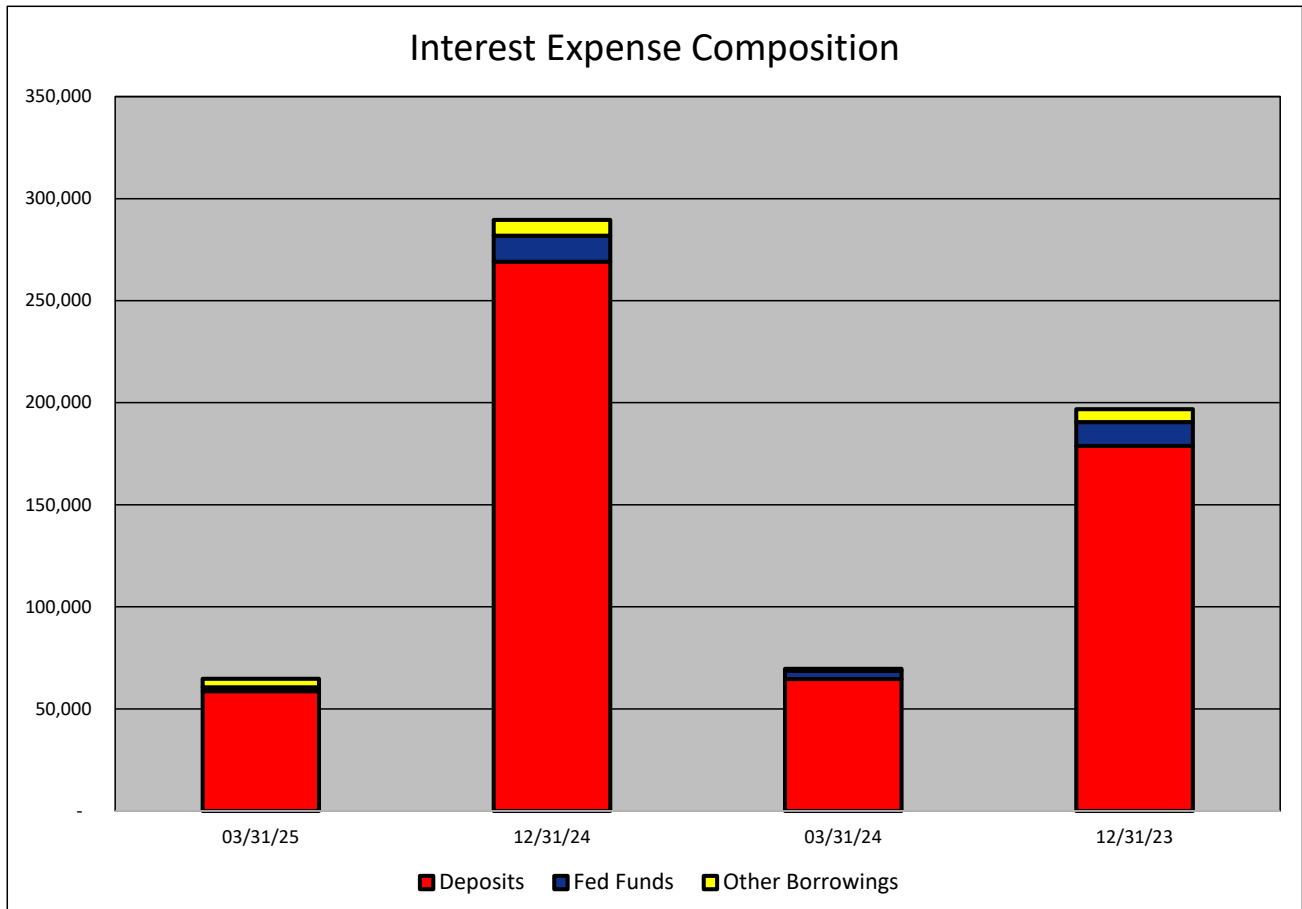


INTEREST EXPENSE COMPOSITION- Seacoast National Bank
(Dollars in Thousands)

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	58,627	269,089	64,655	178,789	(6,028)	(9.32)
Fed Funds	2,007	12,755	4,005	11,698	(1,998)	(49.89)
Other Borrowings	4,081	7,726	960	6,379	3,121	325.10
Total Int Expense	64,715	289,570	69,620	196,866	(4,905)	(7.05)

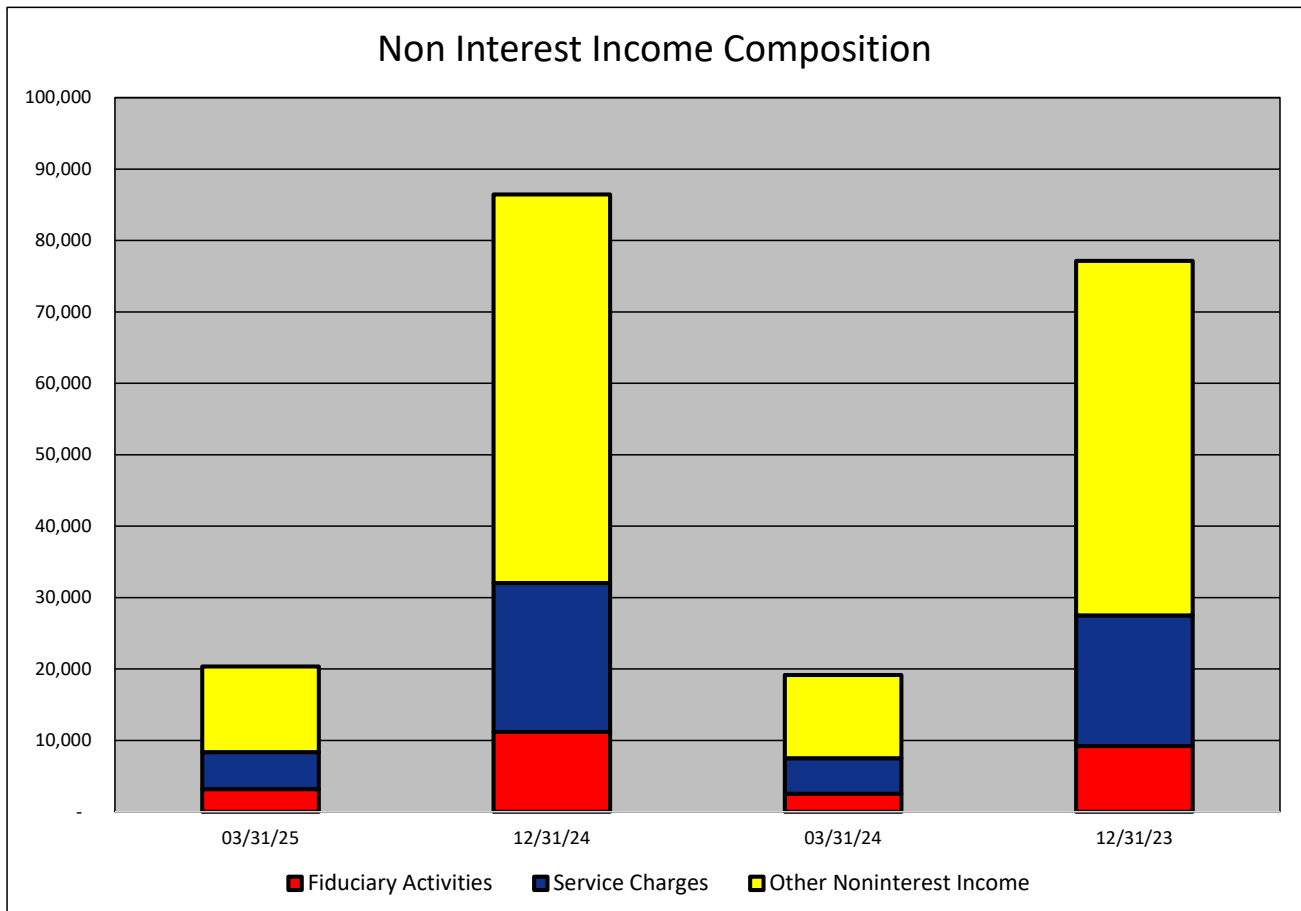


NONINTEREST INCOME COMPOSITION- Seacoast National Bank
(Dollars in Thousands)

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	3,188	11,189	2,533	9,210	655	25.86
Service Charges	5,180	20,852	4,960	18,278	220	4.44
Other Noninterest Income	11,971	54,401	11,673	49,657	298	2.55
Total Nonint. Income	20,339	86,442	19,166	77,145	1,173	6.12

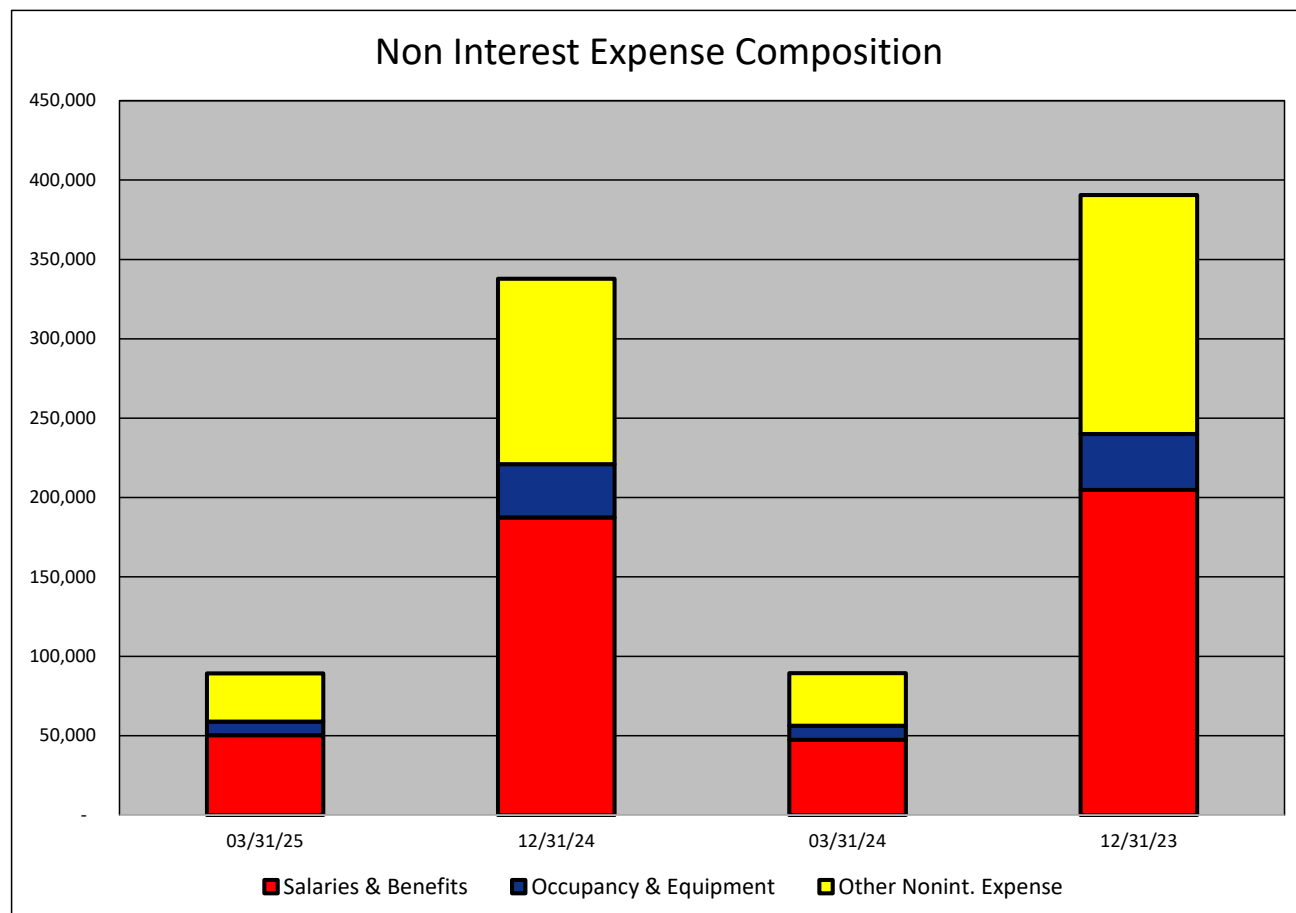


NONINTEREST EXPENSE COMPOSITION- Seacoast National Bank
(Dollars in Thousands)

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	50,327	187,530	47,453	204,795	2874	6.06
Occupancy & Equipment	8,588	33,430	8,884	35,212	(296)	(3.33)
Other Nonint. Expense	30,292	116,794	33,084	150,558	(2792)	(8.44)
Total Nonint. Expense	89,207	337,754	89,421	390,565	(214)	(0.24)



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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