

**Locality Bank**  
Fort Lauderdale, FL

Established  
1/12/2022

**Florida Bank and Thrift Performance Report**

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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 six months June 30, 2025**

Institution name	Total Assets (\$000's)
Seacoast National Bank	15,935,315
Optimumbank	998,910
Marine Bank & Trust Company	630,123
Anchor Bank	503,869
Paradise Bank	453,606
Desjardins Bank, National Association	335,252
Locality Bank	305,897
Community Bank Of The South	262,219
Evermore Bank	244,035
Natbank, National Association	242,307
Cypress Bank & Trust	191,714
Bank Of Belle Glade	168,116

Institution name	Return on Avg Assets (%)
Paradise Bank	2.72
Optimumbank	1.70
Desjardins Bank, National Association	1.50
Bank Of Belle Glade	1.34
Seacoast National Bank	0.96
Anchor Bank	0.95
Community Bank Of The South	0.88
Evermore Bank	0.84
Marine Bank & Trust Company	0.60
Cypress Bank & Trust	0.49
Natbank, National Association	0.25
Locality Bank	(0.22)

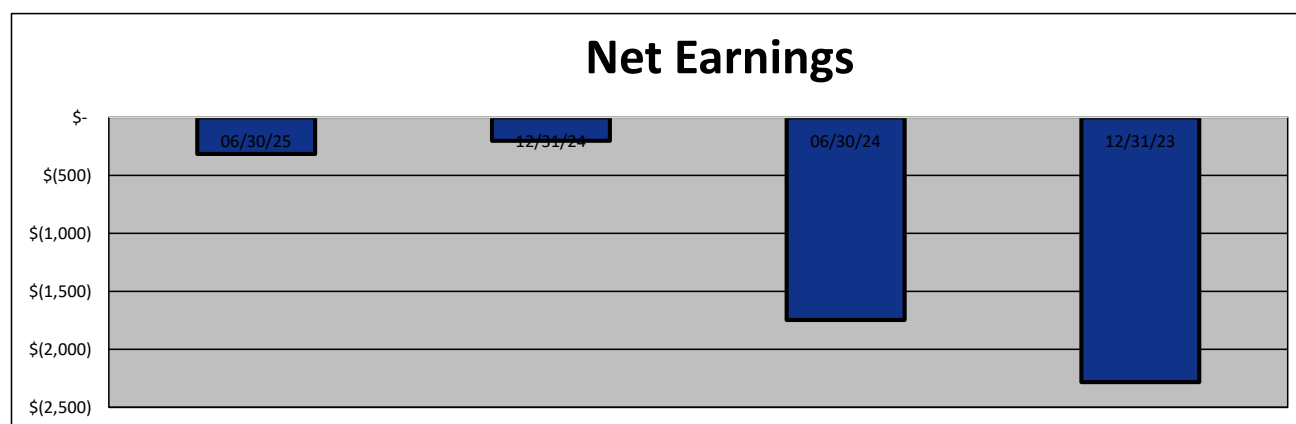
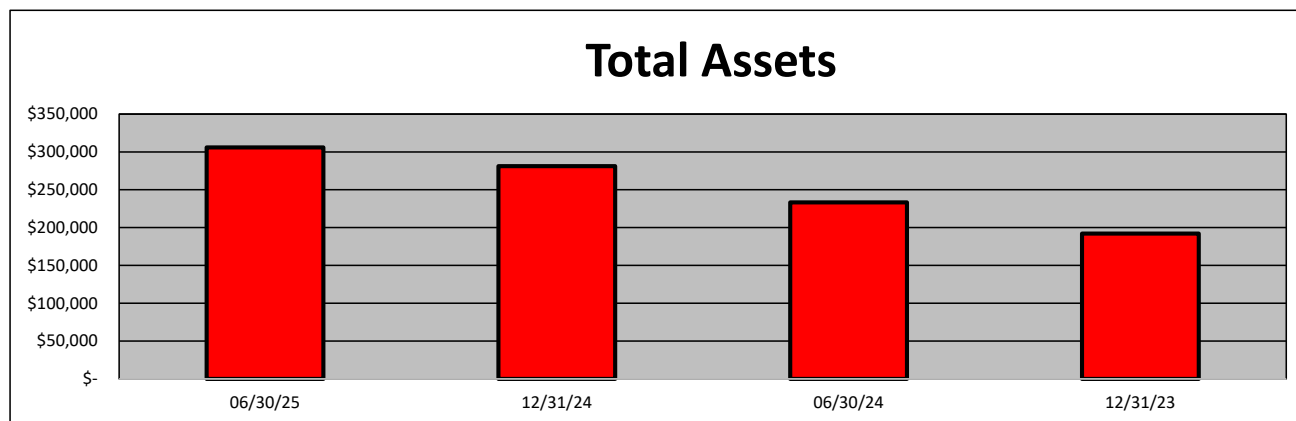
**EXECUTIVE SUMMARY - Locality Bank**  
(Percentage)

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	15.34	11.39	13.12	16.82	10.68	12.08
Leverage Ratio	15.05	11.66	14.94	18.78	11.86	12.63
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	14.47	9.87
Risk Based Ratio	0.00	0.00	0.00	0.00	15.30	10.43
Common Equity Tier 1 Capital Ratio	0.00	0.00	0.00	0.00	14.41	9.87
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	93.23	85.91	83.77	82.35	74.73	81.48
Loans/Assets	76.08	74.23	71.66	68.03	62.90	67.49
Securities/Assets	4.53	4.11	4.26	5.48	18.95	12.89
<b>PROFITABILITY:</b>						
Return on Avg Assets	(0.22)	(0.09)	(1.78)	(1.64)	0.71	1.00
Return on Avg Equity	(1.51)	(0.64)	(11.05)	(6.85)	10.92	10.87
Nonint Income/Avg Assets	0.37	0.37	0.35	0.24	0.80	0.95
Net Overhead Ratio	3.21	3.77	4.00	4.73	2.35	2.18
Efficiency Ratio	90.03	106.23	112.10	133.54	74.52	67.62
Assets (per million) per Employee	7.84	7.60	6.86	6.20	10.31	9.11
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.76	1.53	1.56	0.97	1.29	1.14
Nonperforming Loans/Total Loans	1.11	0.54	0.80	0.00	0.48	0.24
Nonperforming Assets/Total Assets	0.84	0.40	0.58	0.00	0.33	0.18
Adjusted Texas Ratio	4.58	3.20	4.04	0.00	3.15	1.39
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	6.48	6.74	6.64	5.96	5.48	5.64
Cost of funds	3.83	4.38	4.38	3.84	2.84	3.19
Net interest margin	3.65	3.57	3.61	3.58	3.20	3.54
Avg Earning Assets/Avg Assets	98.61	98.73	97.90	97.41	95.80	96.40

**SELECTED FINANCIAL DATA - Locality Bank**  
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	305,897	281,204	233,347	192,120	72,550	31.09
Cash and Equivalents	56,595	57,687	54,294	48,511	2,301	4.24
Securities	13,843	11,548	9,933	10,524	3,910	39.36
Loans, net	232,725	208,742	167,209	130,699	65,516	39.18
Deposit Accounts	249,633	242,979	199,598	158,714	50,035	25.07
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	46,911	32,027	30,625	32,317	16,286	53.18

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	(315)	(202)	(1,747)	(2,283)	1,432	(81.97)
Interest Income	9,285	14,667	6,387	8,079	2,898	45.37
Interest Expense	4,051	6,884	2,914	3,230	1,137	39.02
Net Interest Income	5,234	7,783	3,473	4,849	1,761	50.71
Credit Loss Expense	900	1,921	1,337	529	(437)	(32.69)
Noninterest income	534	827	345	339	189	54.78
Gain on Sale of Securities	-	-	-	41	-	NA
Noninterest Expense	5,193	9,146	4,280	6,928	913	21.33
Net Operating Income	(325)	(2,457)	(1,799)	(2,269)	1,474	(81.93)
Income Taxes	(28)	(2,211)	-	-	(28)	NA

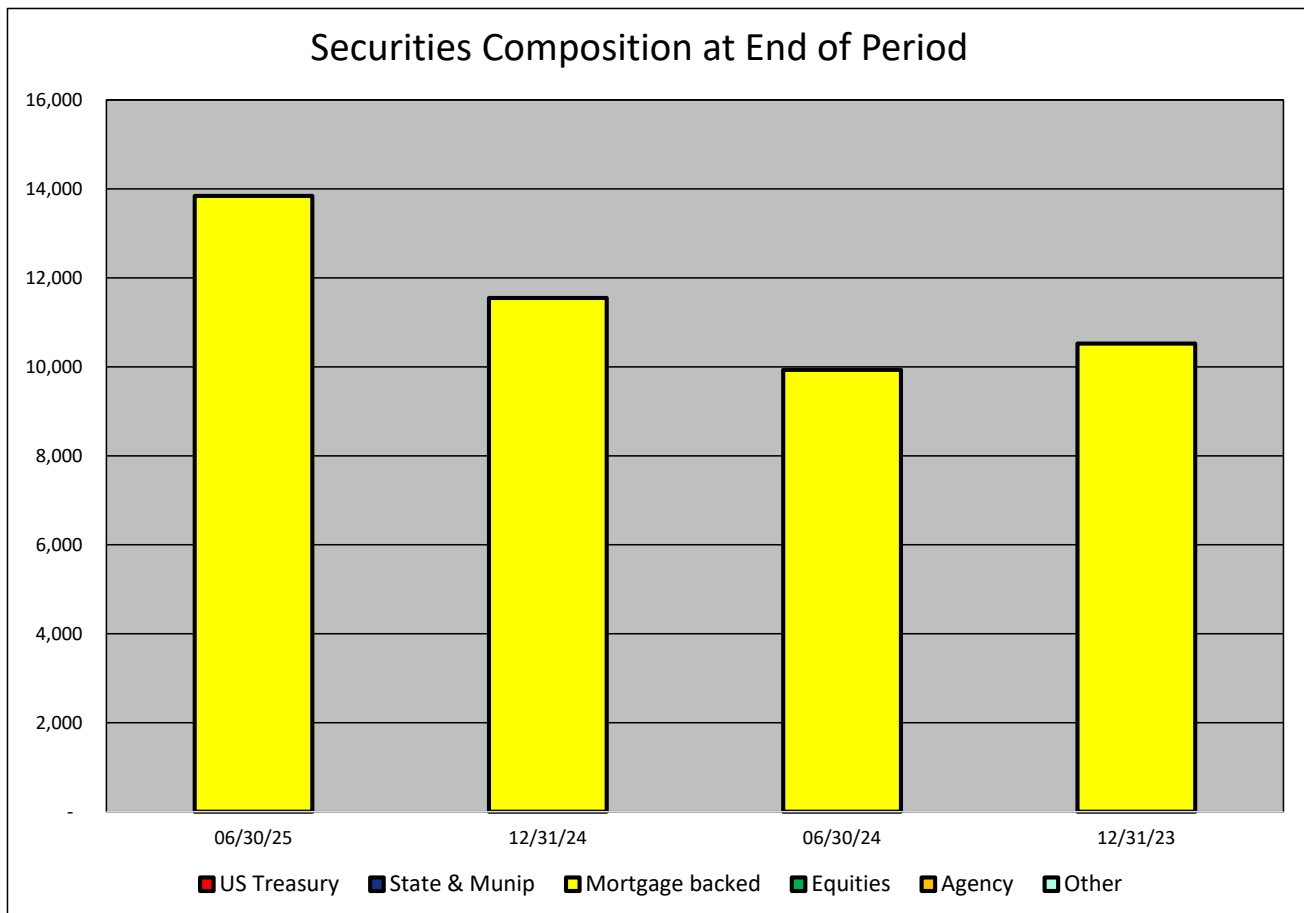


**SECURITIES COMPOSITION - Locality Bank**  
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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**SECURITIES CATEGORY:**

US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	13,843	11,548	9,933	10,524	3,910	39.36
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
Total Securities	13,843	11,548	9,933	10,524	3,910	39.36

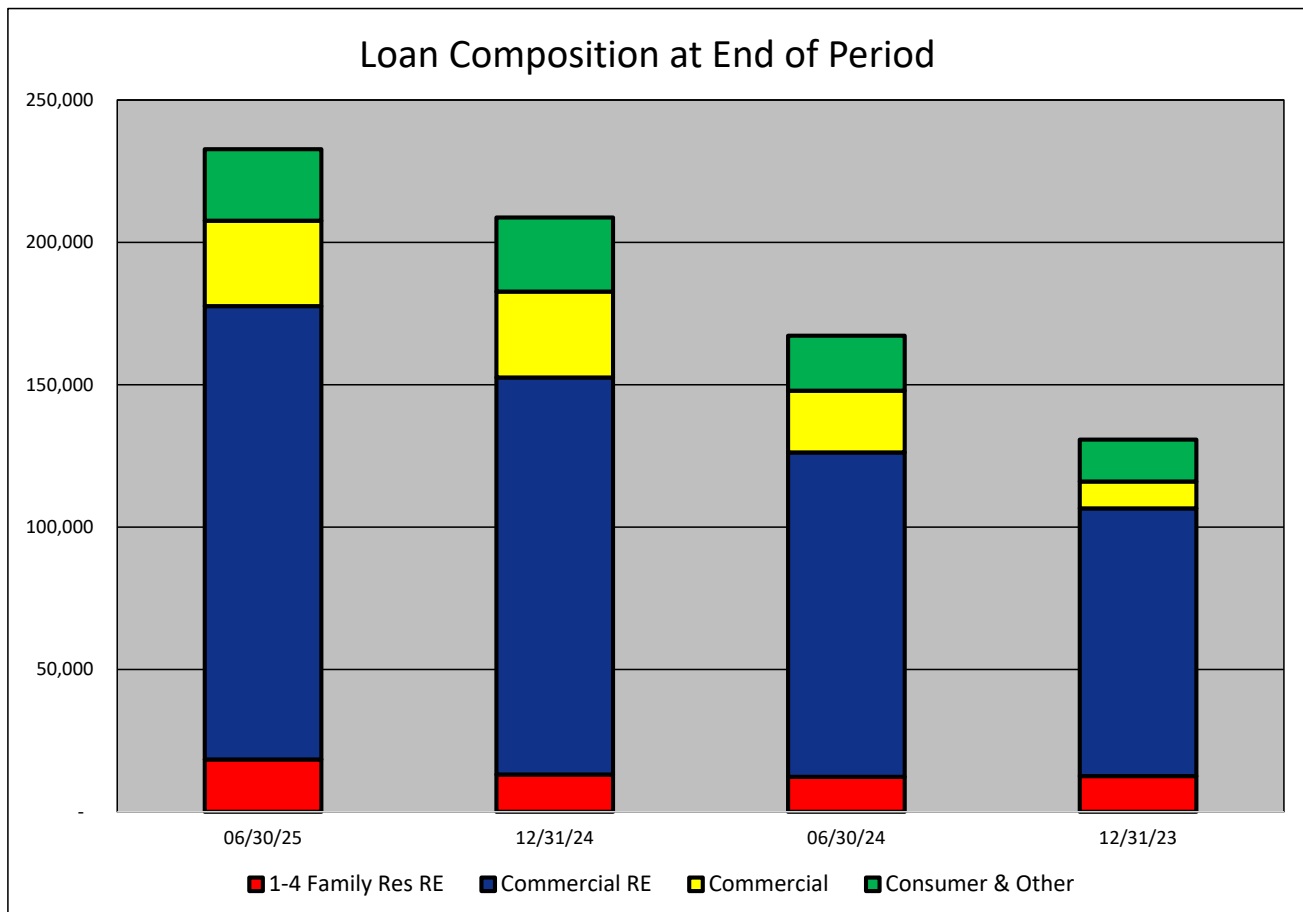


**LOAN PORTFOLIO COMPOSITION - Locality Bank**  
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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**LOAN CATEGORY:**

1-4 Family Res RE	18,378	13,097	12,288	12,514	6,090	49.56
Commercial RE	159,236	139,431	113,929	94,058	45,307	39.77
Commercial	29,988	30,196	21,684	9,437	8,304	38.30
Consumer & Other	25,123	26,018	19,308	14,690	5,815	30.12
Loans, Net	232,725	208,742	167,209	130,699	65,516	39.18



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

As of:	06/30/25	12/31/24	06/30/24	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
Credit Loss Expense	900	1,921	1,337	529	(437)	(32.69)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	4,095	3,195	2,611	1,274	1,484	56.84

**NON-PERFORMING ASSETS:**

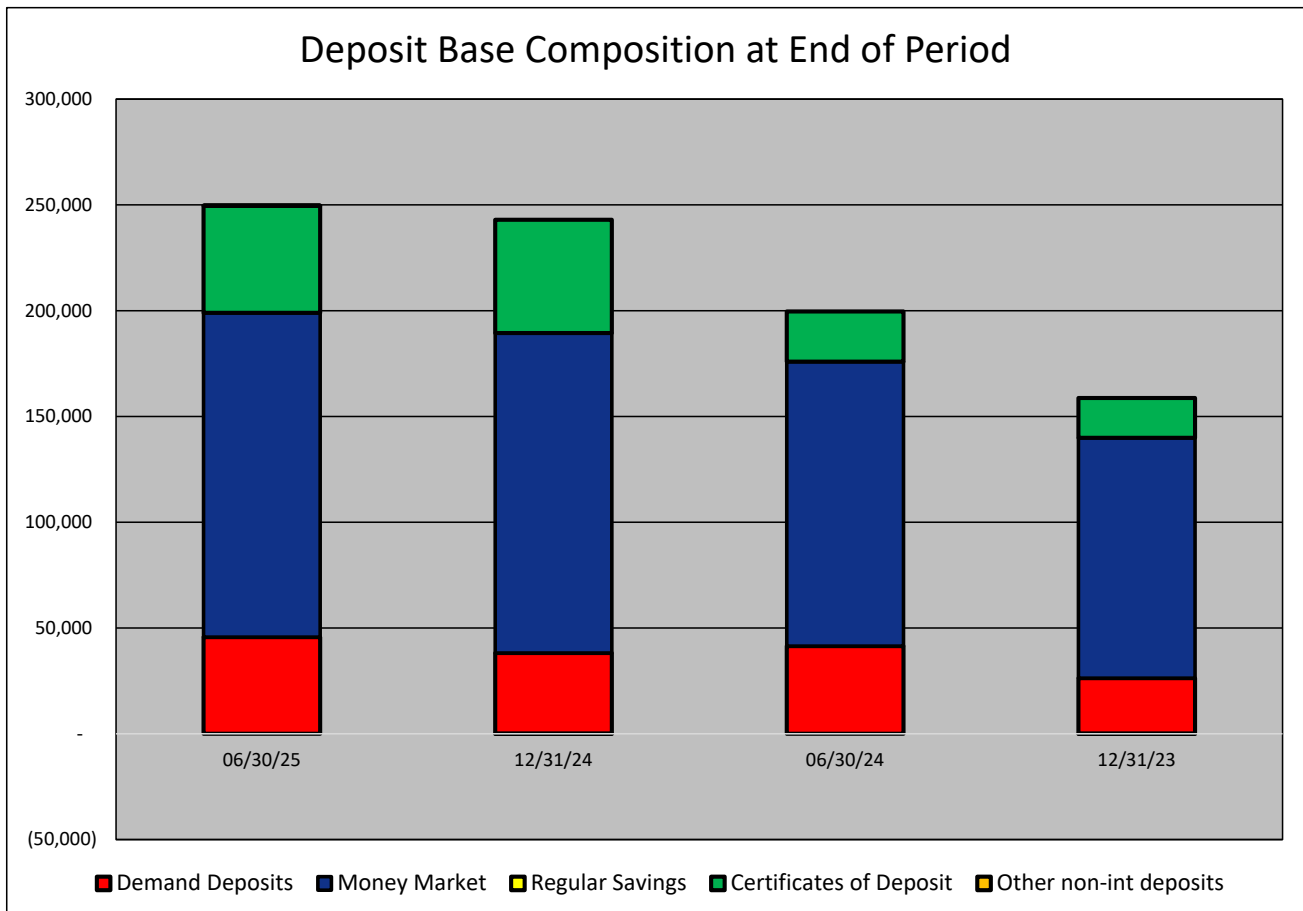
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	2,576	1,126	1,342	-	1,234	91.95
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	2,576	1,126	1,342	-	1,234	91.95

**DEPOSIT BASE COMPOSITION - Locality Bank**  
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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**DEPOSIT BASE CATEGORY:**

Demand Deposits	45,705	38,191	41,415	26,288	4,290	10.36
Money Market	153,279	151,228	134,478	113,629	18,801	13.98
Regular Savings	-	-	-	-	-	NA
Certificates of Deposit	50,648	53,561	23,705	18,798	26,943	113.66
Other non-int deposits	1	(1)	-	(1)	1	NA
Total Deposits	249,633	242,979	199,598	158,714	50,035	25.07



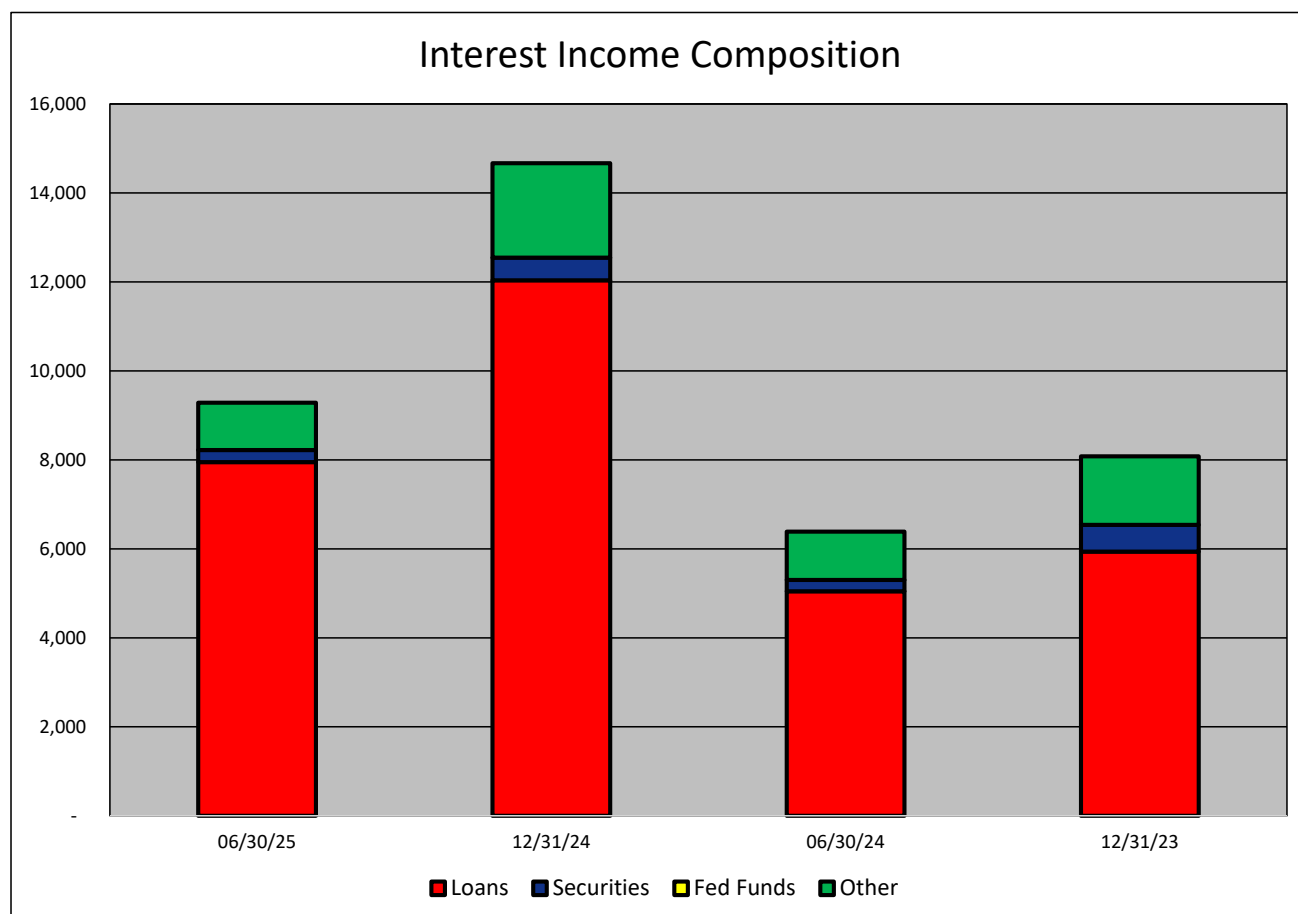


**INTEREST INCOME COMPOSITION- Locality Bank**  
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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**INTEREST INCOME CATEGORY**

Loans	7,950	12,036	5,045	5,938	2,905	57.58
Securities	271	509	255	601	16	6.27
Fed Funds	-	-	-	-	-	NA
Other	1,064	2,122	1,087	1,540	(23)	(2.12)
<b>Total Int Income</b>	<b>9,285</b>	<b>14,667</b>	<b>6,387</b>	<b>8,079</b>	<b>2,898</b>	<b>45.37</b>

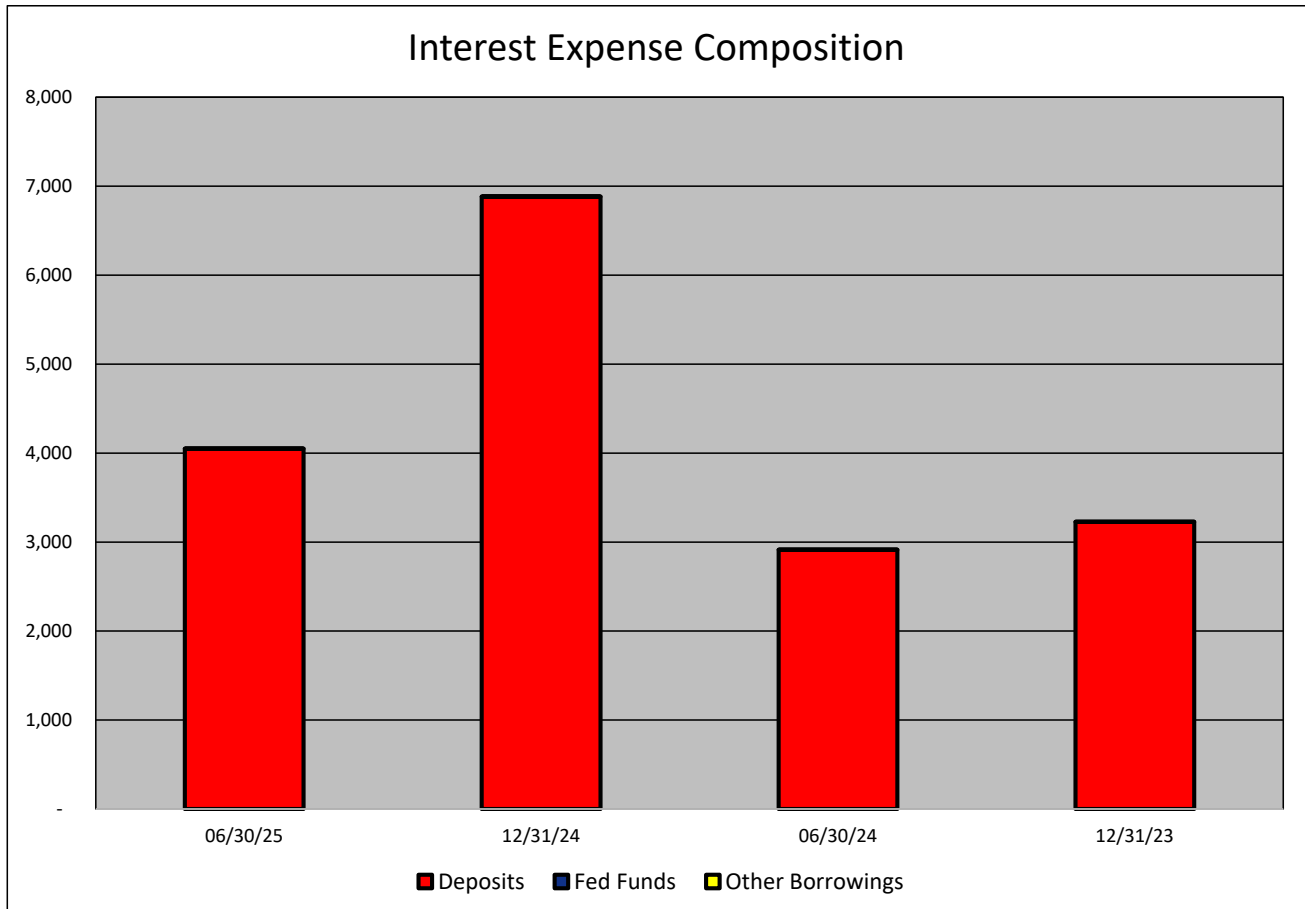


**INTEREST EXPENSE COMPOSITION- Locality Bank**  
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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**INTEREST EXPENSE CATEGORY**

Deposits	4,049	6,882	2,913	3,227	1,136	39.00
Fed Funds	-	-	-	-	-	NA
Other Borrowings	2	2	1	3	1	100.00
<b>Total Int Expense</b>	<b>4,051</b>	<b>6,884</b>	<b>2,914</b>	<b>3,230</b>	<b>1,137</b>	<b>39.02</b>

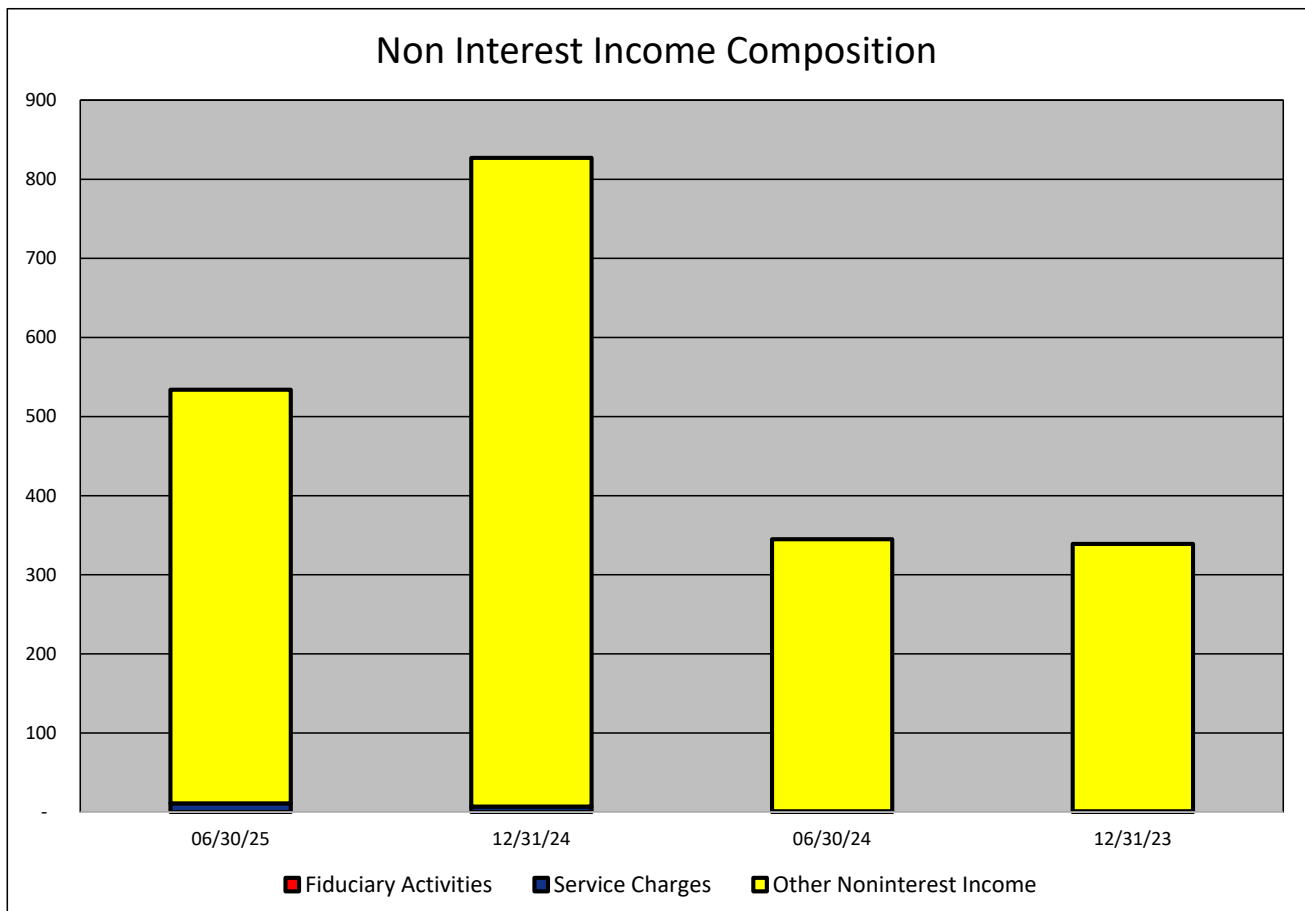


**NONINTEREST INCOME COMPOSITION- Locality Bank**  
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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**NONINTEREST INCOME CATEGORY**

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	11	7	1	1	10	1,000.00
Other Noninterest Income	523	820	344	338	179	52.03
<b>Total Nonint. Income</b>	<b>534</b>	<b>827</b>	<b>345</b>	<b>339</b>	<b>189</b>	<b>54.78</b>

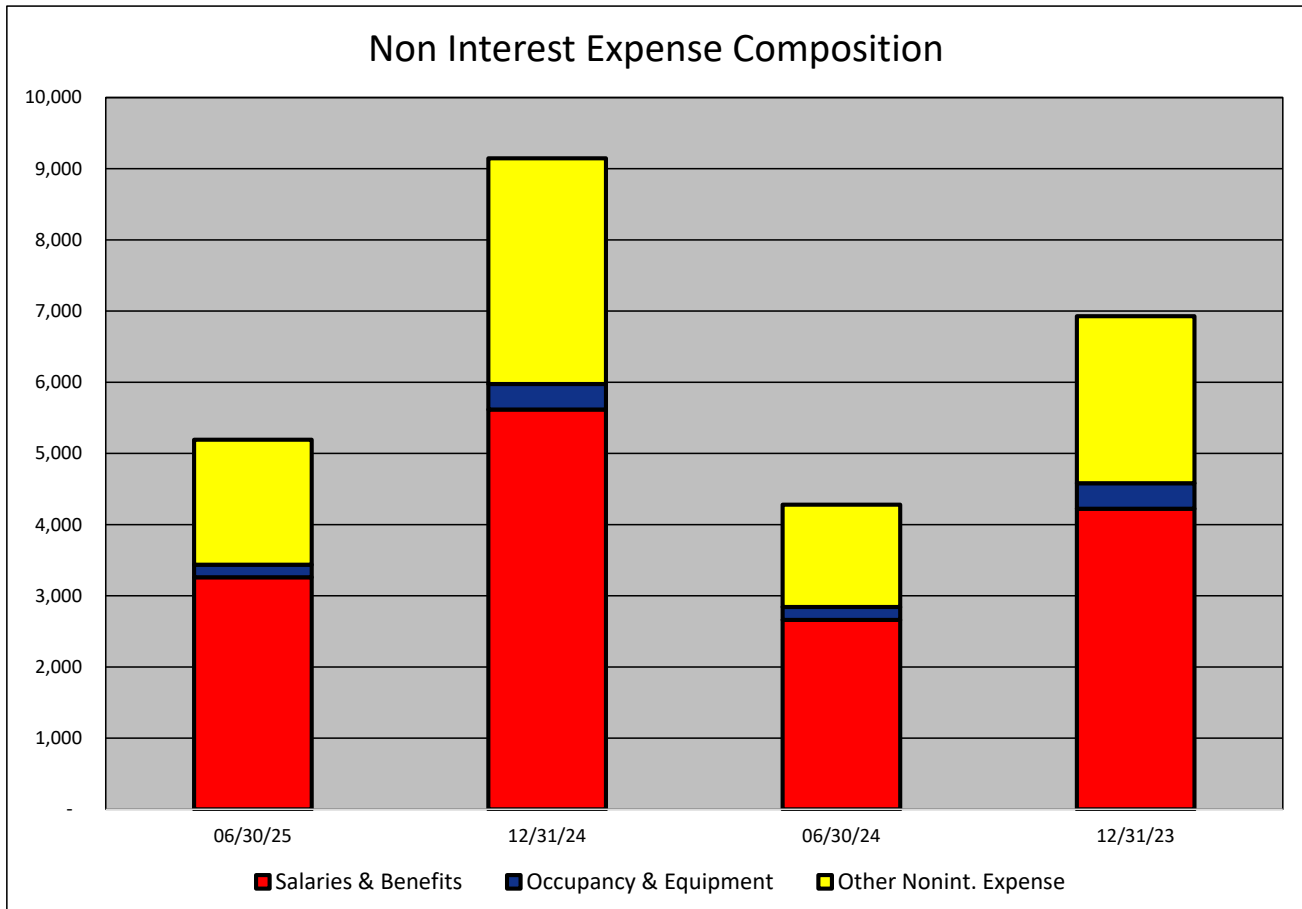


**NONINTEREST EXPENSE COMPOSITION- Locality Bank**  
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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**NONINTEREST EXPENSE CATEGORY**

Salaries & Benefits	3,260	5,617	2,661	4,223	599	22.51
Occupancy & Equipment	176	359	182	358	(6)	(3.30)
Other Nonint. Expense	1,757	3,170	1,437	2,347	320	22.27
Total Nonint. Expense	5,193	9,146	4,280	6,928	913	21.33



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

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Evermore Bank	244,035	168,171	45.11
Anchor Bank	503,869	358,194	40.67
Bank Of Belle Glade	168,116	127,580	31.77
Locality Bank	305,897	233,347	31.09
Paradise Bank	453,606	380,605	19.18
Cypress Bank & Trust	191,714	168,469	13.80
Optimumbank	998,910	899,465	11.06
Natbank, National Association	242,307	221,850	9.22
Seacoast National Bank	15,935,315	14,943,451	6.64
Community Bank Of The South	262,219	253,253	3.54
Desjardins Bank, National Association	335,252	327,906	2.24
Marine Bank & Trust Company	630,123	640,187	(1.57)

<b>Select Peer Average</b>	1,689,280	1,560,207	17.73
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**PEER GROUP COMPARISONS REPORT**  
***Treasure Coast Group***

BALANCE SHEET

Total Loans \$'000			
Institution name	This Year	Last Year	% Change in Loans
Evermore Bank	204,212	103,977	96.40
Cypress Bank & Trust	124,099	85,067	45.88
Locality Bank	232,725	167,209	39.18
Anchor Bank	367,941	293,867	25.21
Paradise Bank	322,214	267,491	20.46
Bank Of Belle Glade	62,865	56,493	11.28
Seacoast National Bank	10,617,434	10,044,483	5.70
Natbank, National Association	198,526	189,465	4.78
Optimumbank	783,886	760,108	3.13
Marine Bank & Trust Company	448,872	442,804	1.37
Desjardins Bank, National Association	265,969	263,471	0.95
Community Bank Of The South	69,210	72,010	(3.89)

<b>Select Peer Average</b>	1,141,496	1,062,204	20.87
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**CAPITAL RATIOS**  
**For the six months June 30, 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	18.42	<b>19.57</b>	35.86	37.12	35.86
Desjardins Bank, National Association	18.92	<b>18.75</b>	0.00	0.00	0.00
Evermore Bank	16.15	<b>17.05</b>	19.49	20.53	19.49
Locality Bank	15.34	<b>15.05</b>	0.00	0.00	0.00
Cypress Bank & Trust	13.57	<b>13.27</b>	0.00	0.00	0.00
Optimumbank	11.09	<b>11.89</b>	0.00	0.00	0.00
Seacoast National Bank	14.04	<b>10.36</b>	13.70	14.95	13.70
Community Bank Of The South	7.70	<b>9.65</b>	23.18	24.15	23.18
Marine Bank & Trust Company	7.08	<b>9.60</b>	14.39	15.64	14.39
Anchor Bank	8.72	<b>9.02</b>	0.00	0.00	0.00
Bank Of Belle Glade	7.36	<b>8.83</b>	0.00	0.00	0.00
Paradise Bank	6.54	<b>8.55</b>	11.79	12.72	11.79

<b>Select Peer Average</b>	12.08	12.63	9.87	10.43	9.87
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**BALANCE SHEET RATIOS**  
For the six months June 30, 2025

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Natbank, National Association	<b>106.71</b>	81.93	2.04
Desjardins Bank, National Association	<b>104.43</b>	79.33	6.37
Evermore Bank	<b>100.98</b>	83.68	3.47
Anchor Bank	<b>94.95</b>	73.02	12.55
Locality Bank	<b>93.23</b>	<b>76.08</b>	<b>4.53</b>
Optimumbank	<b>89.08</b>	78.47	2.58
Seacoast National Bank	<b>84.91</b>	66.63	21.92
Marine Bank & Trust Company	<b>78.81</b>	71.24	22.51
Cypress Bank & Trust	<b>78.19</b>	64.73	16.33
Paradise Bank	<b>76.80</b>	71.03	9.34
Bank Of Belle Glade	<b>40.61</b>	37.39	21.34
Community Bank Of The South	<b>29.05</b>	26.39	31.69

<b>Select Peer Average</b>	<b>81.48</b>	<b>67.49</b>	<b>12.89</b>
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**PROFITABILITY RATIOS**  
For the six months June 30, 2025

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Paradise Bank	439,156	<b>2.72</b>	41.16
Optimumbank	968,508	<b>1.70</b>	15.42
Desjardins Bank, National Association	338,582	<b>1.50</b>	8.16
Bank Of Belle Glade	158,809	<b>1.34</b>	18.46
Seacoast National Bank	15,772,734	<b>0.96</b>	6.84
Anchor Bank	476,108	<b>0.95</b>	10.52
Community Bank Of The South	264,320	<b>0.88</b>	12.09
Evermore Bank	216,890	<b>0.84</b>	4.71
Marine Bank & Trust Company	649,864	<b>0.60</b>	8.94
Cypress Bank & Trust	181,166	<b>0.49</b>	4.30
Natbank, National Association	230,012	<b>0.25</b>	1.30
Locality Bank	290,614	<b>(0.22)</b>	<b>(1.51)</b>

<b>Select Peer Average</b>	1,665,564	1.00	10.87
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**PROFITABILITY RATIOS**  
For the six months June 30, 2025

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Optimumbank	0.63	1.60	<b>47.55</b>	11.35
Bank Of Belle Glade	0.18	1.62	<b>49.91</b>	10.51
Paradise Bank	0.95	2.07	<b>51.81</b>	9.07
Community Bank Of The South	0.17	1.50	<b>57.68</b>	13.80
Anchor Bank	0.68	1.50	<b>58.16</b>	10.72
Desjardins Bank, National Association	0.91	2.30	<b>61.45</b>	8.82
Seacoast National Bank	0.55	1.72	<b>61.55</b>	10.67
Marine Bank & Trust Company	0.30	1.90	<b>72.05</b>	8.63
Evermore Bank	0.16	2.75	<b>77.20</b>	9.04
Locality Bank	0.37	3.21	<b>90.03</b>	7.84
Cypress Bank & Trust	6.05	2.21	<b>90.23</b>	3.42
Natbank, National Association	0.44	3.75	<b>93.84</b>	5.38

<b>Select Peer Average</b>	0.95	2.18	67.62	9.11
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PEER GROUP COMPARISONS REPORT

*Treasure Coast Group*

ASSET QUALITY RATIOS

For the six months June 30, 2025

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Cypress Bank & Trust	1.24	0.00	<b>0.00</b>	0.00
Evermore Bank	1.02	0.00	<b>0.00</b>	0.00
Bank Of Belle Glade	0.72	0.00	<b>0.00</b>	0.00
Marine Bank & Trust Company	1.53	0.00	<b>0.00</b>	0.00
Community Bank Of The South	1.38	0.00	<b>0.00</b>	0.00
Desjardins Bank, National Association	1.04	0.04	<b>0.04</b>	0.18
Paradise Bank	0.94	0.23	<b>0.16</b>	2.22
Anchor Bank	0.75	0.26	<b>0.19</b>	2.09
Natbank, National Association	0.75	0.25	<b>0.21</b>	1.08
Optimumbank	1.19	0.41	<b>0.32</b>	2.68
Seacoast National Bank	1.34	0.61	<b>0.44</b>	3.83
Locality Bank	1.76	1.11	<b>0.84</b>	4.58

Select Peer Average	1.14	0.24	0.18	1.39
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the six months June 30, 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>1.60</b>	9.24	2.46	16.07	0.00
Marine Bank & Trust Company	<b>1.17</b>	1.34	0.00	0.32	22.19
Seacoast National Bank	<b>1.14</b>	0.81	0.14	3.85	17.99
Bank Of Belle Glade	<b>0.97</b>	39.44	0.00	5.05	16.30
Optimumbank	<b>0.88</b>	3.86	13.56	0.34	2.24
Locality Bank	<b>0.79</b>	17.71	0.00	0.00	4.53
Anchor Bank	<b>0.68</b>	9.82	0.00	2.49	10.07
Paradise Bank	<b>0.61</b>	11.04	0.00	0.00	9.34
Community Bank Of The South	<b>0.59</b>	37.92	0.00	0.00	31.69
Natbank, National Association	<b>0.57</b>	13.12	0.12	0.00	2.04
Evermore Bank	<b>0.54</b>	11.61	0.00	0.00	3.47
Desjardins Bank, National Association	<b>0.41</b>	12.88	0.00	6.37	0.00

<b>Select Peer Average</b>	0.83	14.07	1.36	2.87	9.99
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
For the six months June 30, 2025

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Evermore Bank	<b>82.23</b>	0.77	0.00	0.00
Natbank, National Association	<b>81.32</b>	1.15	0.00	0.00
Desjardins Bank, National Association	<b>78.51</b>	0.62	0.00	0.00
Optimumbank	<b>77.54</b>	0.46	0.00	0.00
Locality Bank	<b>74.74</b>	0.67	0.00	0.03
Anchor Bank	<b>72.48</b>	2.46	0.00	0.00
Paradise Bank	<b>70.37</b>	5.66	0.00	0.33
Marine Bank & Trust Company	<b>69.94</b>	1.48	0.00	0.00
Seacoast National Bank	<b>65.68</b>	0.96	0.03	4.99
Cypress Bank & Trust	<b>63.93</b>	2.77	0.00	0.05
Bank Of Belle Glade	<b>37.13</b>	0.39	0.00	0.00
Community Bank Of The South	<b>26.03</b>	0.92	0.00	0.00

<b>Select Peer Average</b>	66.66	1.53	0.00	0.45
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)**  
**For the six months June 30, 2025**

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Desjardins Bank, National Association	<b>75.96</b>	18.47	94.44	0.00	5.56
Natbank, National Association	<b>53.43</b>	42.44	95.88	0.00	4.12
Bank Of Belle Glade	<b>42.72</b>	57.28	100.00	0.00	0.00
Cypress Bank & Trust	<b>31.18</b>	67.29	98.47	1.53	0.00
Optimumbank	<b>29.65</b>	70.35	100.00	0.00	0.00
Paradise Bank	<b>28.90</b>	71.10	100.00	0.00	0.00
Community Bank Of The South	<b>26.78</b>	73.22	100.00	0.00	0.00
Marine Bank & Trust Company	<b>26.63</b>	71.09	97.73	0.00	2.27
Anchor Bank	<b>25.64</b>	59.14	84.78	0.00	15.22
Seacoast National Bank	<b>25.00</b>	67.40	92.40	2.32	5.28
Locality Bank	<b>15.01</b>	<b>81.89</b>	<b>96.89</b>	<b>0.00</b>	<b>3.11</b>
Evermore Bank	<b>8.71</b>	91.29	100.00	0.00	0.00

<b>Select Peer Average</b>	<b>32.47</b>	<b>64.25</b>	<b>96.71</b>	<b>0.32</b>	<b>2.96</b>
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**PEER GROUP COMPARISONS REPORT**  
*Treasure Coast Group*

**YIELDS, COSTS & SPREADS - ASSET YIELDS**  
For the six months June 30, 2025

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Paradise Bank	7.25	2.84	<b>5.32</b>	91.85
Desjardins Bank, National Association	5.20	3.33	<b>4.43</b>	97.33
Optimumbank	6.43	3.54	<b>4.14</b>	98.21
Natbank, National Association	5.35	3.75	<b>4.08</b>	98.73
Evermore Bank	6.88	4.31	<b>3.66</b>	98.77
Locality Bank	6.48	3.83	<b>3.65</b>	98.61
Seacoast National Bank	5.31	2.64	<b>3.48</b>	90.20
Bank Of Belle Glade	4.29	1.75	<b>3.41</b>	100.18
Cypress Bank & Trust	5.53	3.45	<b>3.28</b>	94.39
Anchor Bank	5.82	3.77	<b>3.19</b>	96.09
Community Bank Of The South	4.51	2.28	<b>2.82</b>	96.02
Marine Bank & Trust Company	4.66	2.76	<b>2.79</b>	96.44

<b>Select Peer Average</b>	5.64	3.19	3.54	96.40
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