

# Natbank, National Association

Hollywood, FL

Established

12/6/1994

## Florida Bank and Thrift Performance Report

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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, Jacob Frantzen, Sander Ocasio, Brian Katz, Nicholas Singh, Raphael Houssou, Danny Jenarine, Kendall Lucas, Makenna Bader, Kimberly Berlow, Zaria Minard

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)

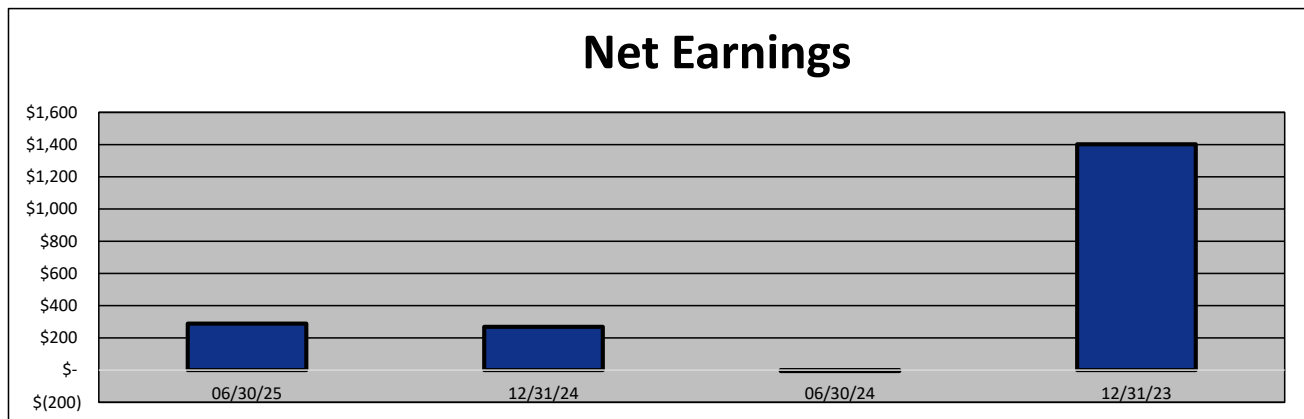
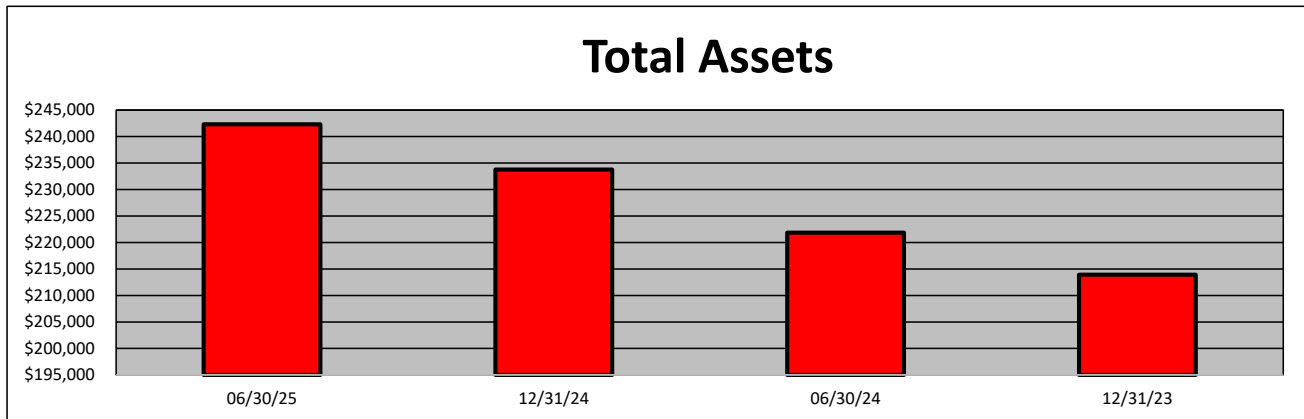
**EXECUTIVE SUMMARY - Natbank, National Association**  
(Percentage)

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	18.42	18.96	19.86	20.63	10.68	12.08
Leverage Ratio	19.57	18.95	20.84	20.65	11.86	12.63
Tier 1 Cap/Risk Based Assets	35.86	36.97	37.39	39.03	14.47	9.87
Risk Based Ratio	37.12	38.22	38.65	40.28	15.30	10.43
Common Equity Tier 1 Capital Ratio	35.86	36.97	37.39	39.03	14.41	9.87
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	106.71	104.39	114.19	106.95	74.73	81.48
Loans/Assets	81.93	82.55	85.40	82.31	62.90	67.49
Securities/Assets	2.04	1.74	1.91	2.08	18.95	12.89
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.25	0.12	(0.01)	0.67	0.71	1.00
Return on Avg Equity	1.30	0.61	(0.03)	3.74	10.92	10.87
Nonint Income/Avg Assets	0.44	0.31	0.26	0.39	0.80	0.95
Net Overhead Ratio	3.75	3.92	4.25	3.28	2.35	2.18
Efficiency Ratio	93.84	96.15	99.37	80.11	74.52	67.62
Assets (per million) per Employee	5.38	5.20	4.93	4.86	10.31	9.11
<b>ASSET QUALITY:</b>						
Allowance/Loans	0.75	0.71	0.71	0.74	1.29	1.14
Nonperforming Loans/Total Loans	0.25	0.22	0.00	0.19	0.48	0.24
Nonperforming Assets/Total Assets	0.21	0.18	0.00	0.16	0.33	0.18
Adjusted Texas Ratio	1.08	0.94	0.00	0.76	3.15	1.39
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.35	5.28	5.32	4.79	5.48	5.64
Cost of funds	3.75	3.86	3.56	2.40	2.84	3.19
Net interest margin	4.08	4.16	4.37	4.26	3.20	3.54
Avg Earning Assets/Avg Assets	98.73	98.37	97.91	98.56	95.80	96.40

**SELECTED FINANCIAL DATA - Natbank, National Association**  
(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	242,307	233,784	221,850	213,923	20,457	9.22
Cash and Equivalents	33,450	32,265	22,418	28,402	11,032	49.21
Securities	4,948	4,070	4,248	4,451	700	16.48
Loans, net	198,526	192,983	189,465	176,072	9,061	4.78
Deposit Accounts	186,045	184,867	165,919	164,630	20,126	12.13
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	44,642	44,321	44,062	44,126	580	1.32

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	289	269	(6)	1,402	295	(4,916.67)
Interest Income	6,075	11,591	5,469	9,898	606	11.08
Interest Expense	1,447	2,457	976	1,112	471	48.26
Net Interest Income	4,628	9,134	4,493	8,786	135	3.00
Credit Loss Expense	114	61	43	(483)	71	165.12
Noninterest income	505	690	276	817	229	82.97
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	4,817	9,446	4,739	7,693	78	1.65
Net Operating Income	202	317	(13)	2,393	215	(1,653.85)
Income Taxes	(45)	67	(27)	494	(18)	66.67

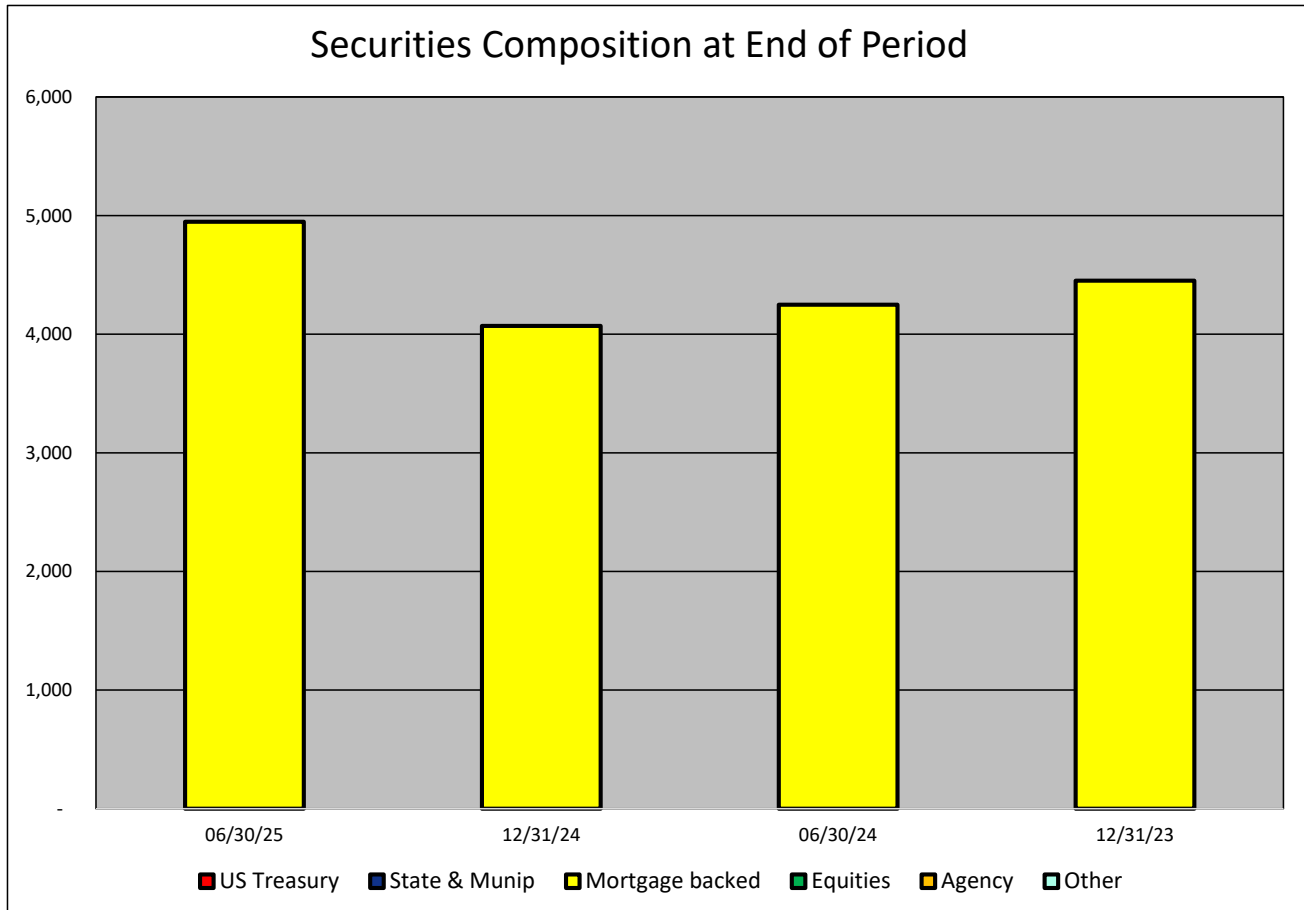


**SECURITIES COMPOSITION - Natbank, National Association**  
(Dollars in Thousands)

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	4,948	4,070	4,248	4,451	700	16.48
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
Total Securities	4,948	4,070	4,248	4,451	700	16.48

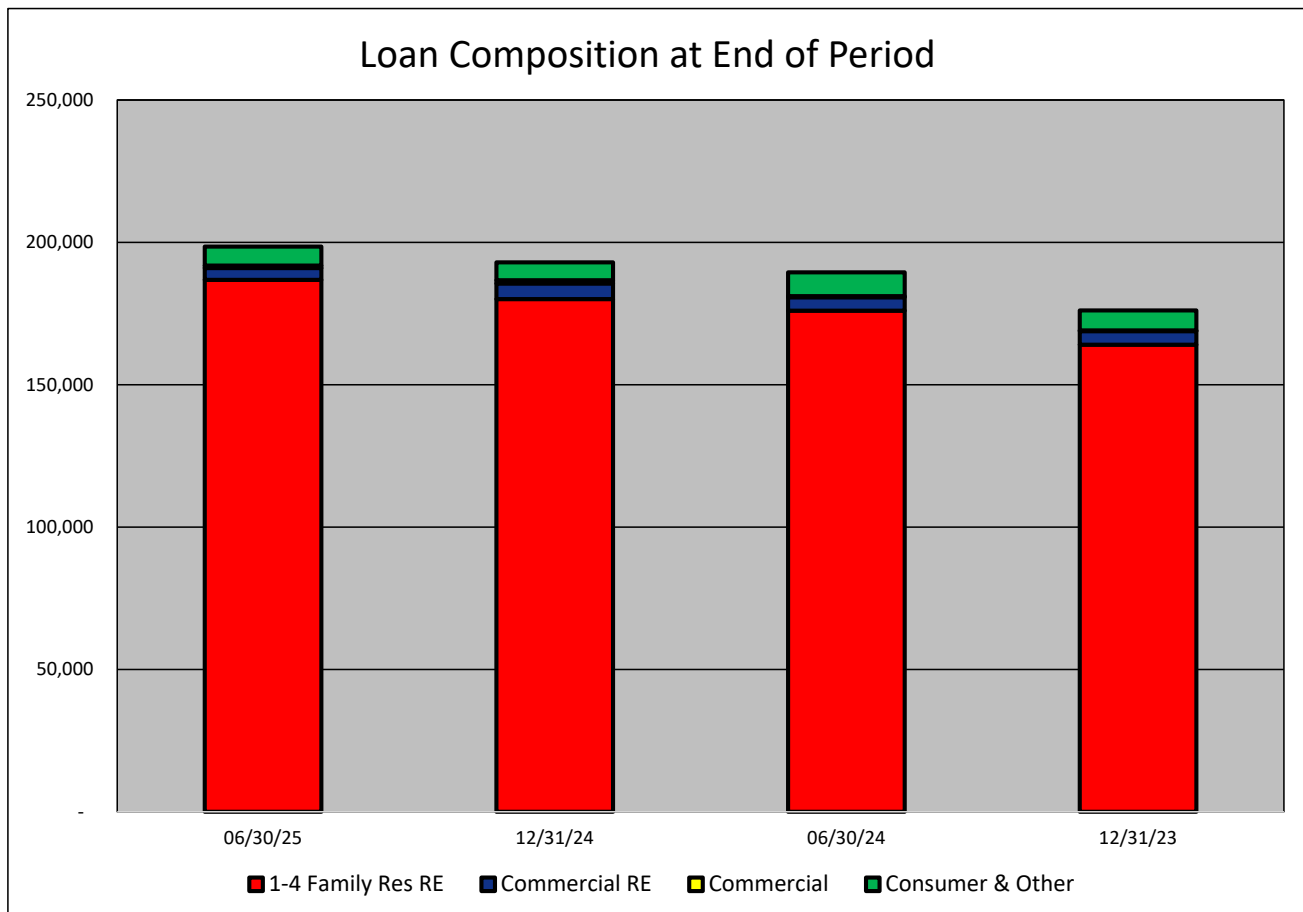


**LOAN PORTFOLIO COMPOSITION - Natbank, National Association**  
(Dollars in Thousands)

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	186,819	180,081	175,994	164,036	10,825	6.15
Commercial RE	4,179	5,504	4,748	4,788	(569)	(11.98)
Commercial	869	1,123	367	238	502	136.78
Consumer & Other	6,659	6,275	8,356	7,010	(1,697)	(20.31)
Loans, Net	198,526	192,983	189,465	176,072	9,061	4.78



**LOAN PORTFOLIO QUALITY - Natbank, National Association**  
(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	1,369	1,296	1,296	1,287	73	5.63
Total Recoveries	3	12	3	6	-	-
Total Charge-offs	-	-	-	47	-	NA
Credit Loss Expense	114	61	43	(483)	71	165.12
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	533	-	NA
Ending Balance	1,486	1,369	1,342	1,296	144	10.73

**NON-PERFORMING ASSETS:**

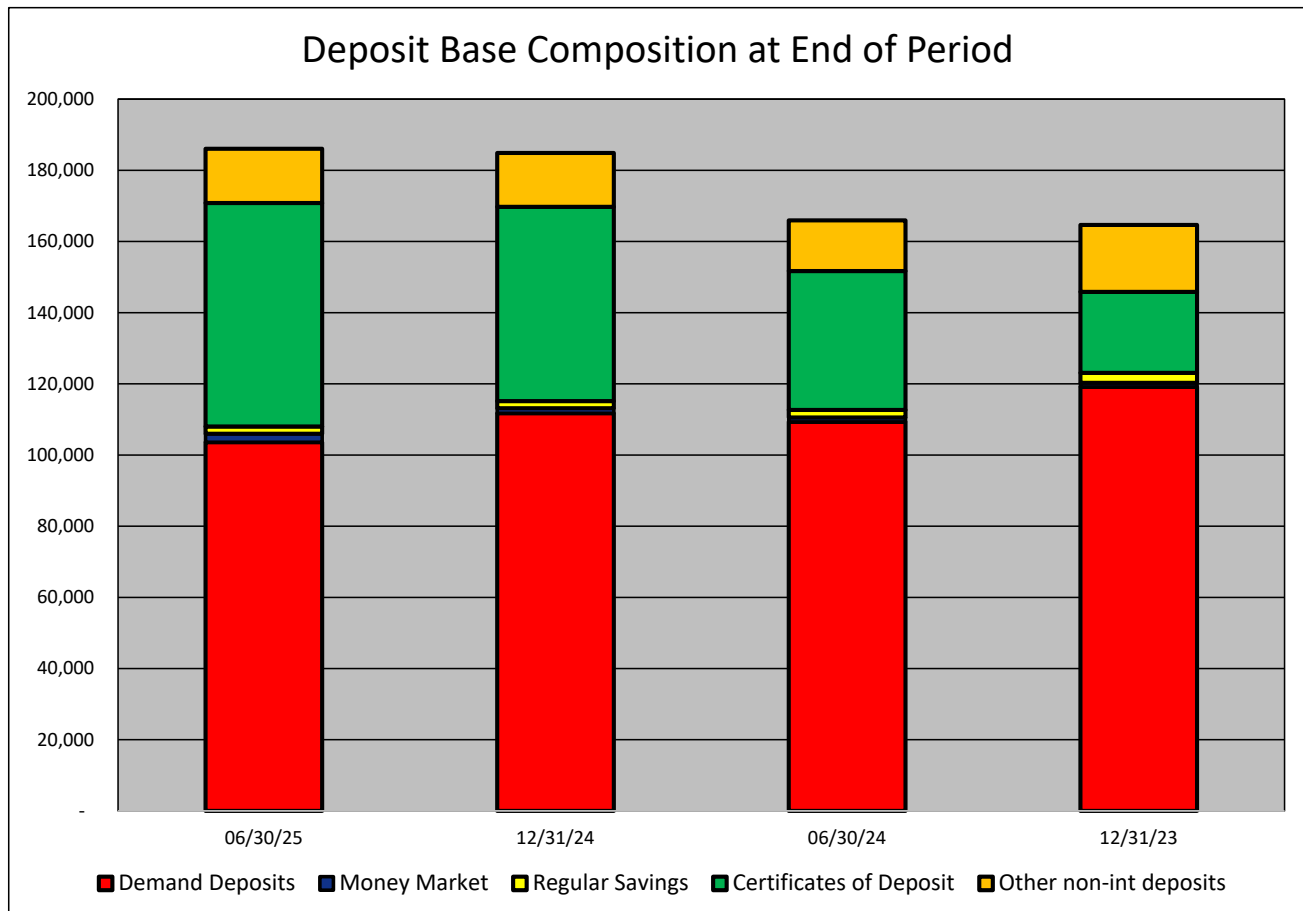
Total-90+ Days Past Due	209	-	-	-	209	NA
Total-Nonaccrual	288	430	-	343	288	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	497	430	-	343	497	NA

**DEPOSIT BASE COMPOSITION - Natbank, National Association**  
(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	103,580	111,725	109,300	119,134	(5,720)	(5.23)
Money Market	2,390	1,427	1,247	1,131	1,143	91.66
Regular Savings	2,043	2,018	2,098	2,815	(55)	(2.62)
Certificates of Deposit	62,797	54,567	39,059	22,761	23,738	60.77
Other non-int deposits	15,235	15,130	14,215	18,789	1,020	7.18
<b>Total Deposits</b>	<b>186,045</b>	<b>184,867</b>	<b>165,919</b>	<b>164,630</b>	<b>20,126</b>	<b>12.13</b>



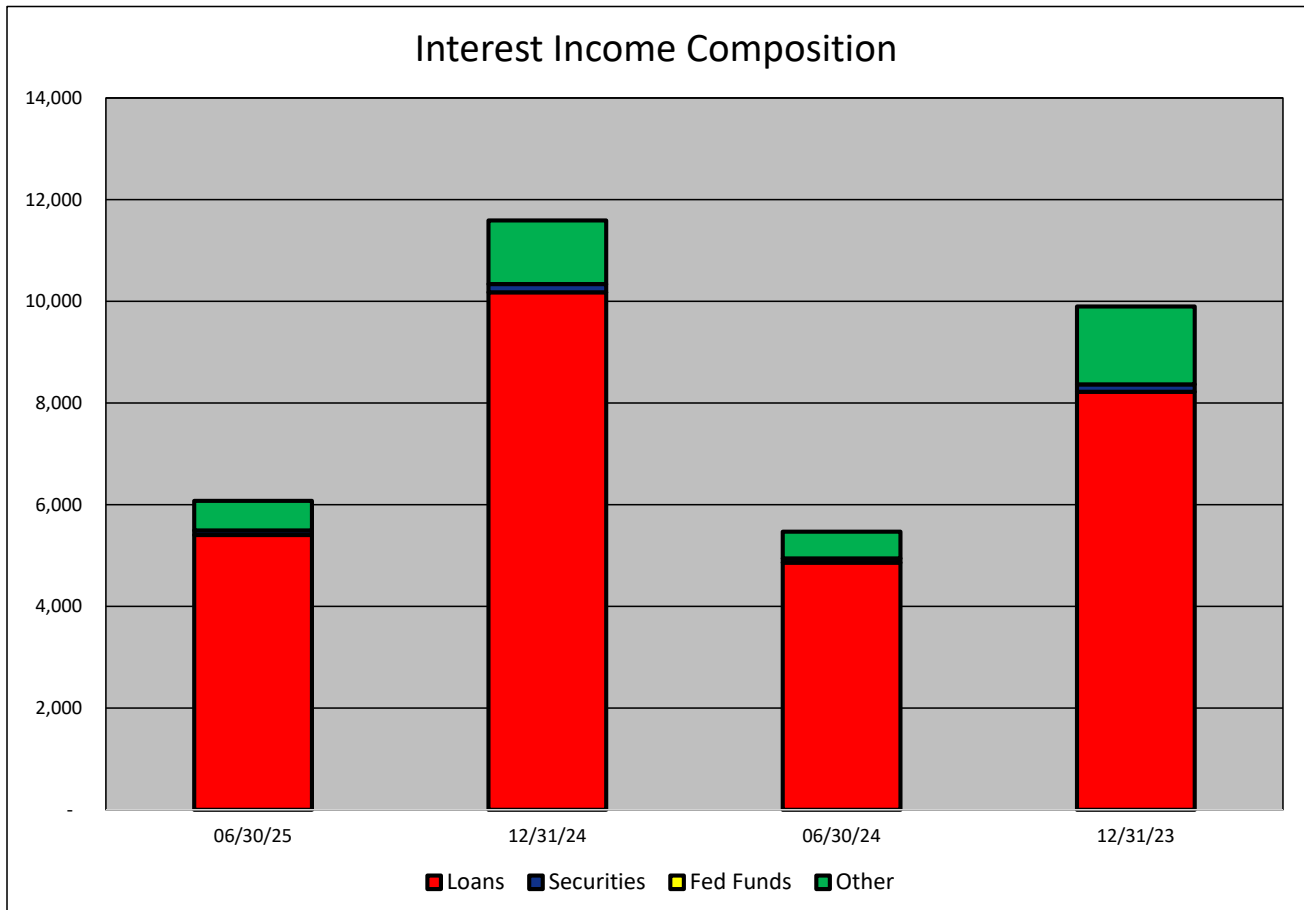


**INTEREST INCOME COMPOSITION- Natbank, National Association**  
(Dollars in Thousands)

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	5,405	10,178	4,861	8,221	544	11.19
Securities	89	162	83	146	6	7.23
Fed Funds	-	-	-	-	-	NA
Other	581	1,251	525	1,531	56	10.67
<b>Total Int Income</b>	<b>6,075</b>	<b>11,591</b>	<b>5,469</b>	<b>9,898</b>	<b>606</b>	<b>11.08</b>

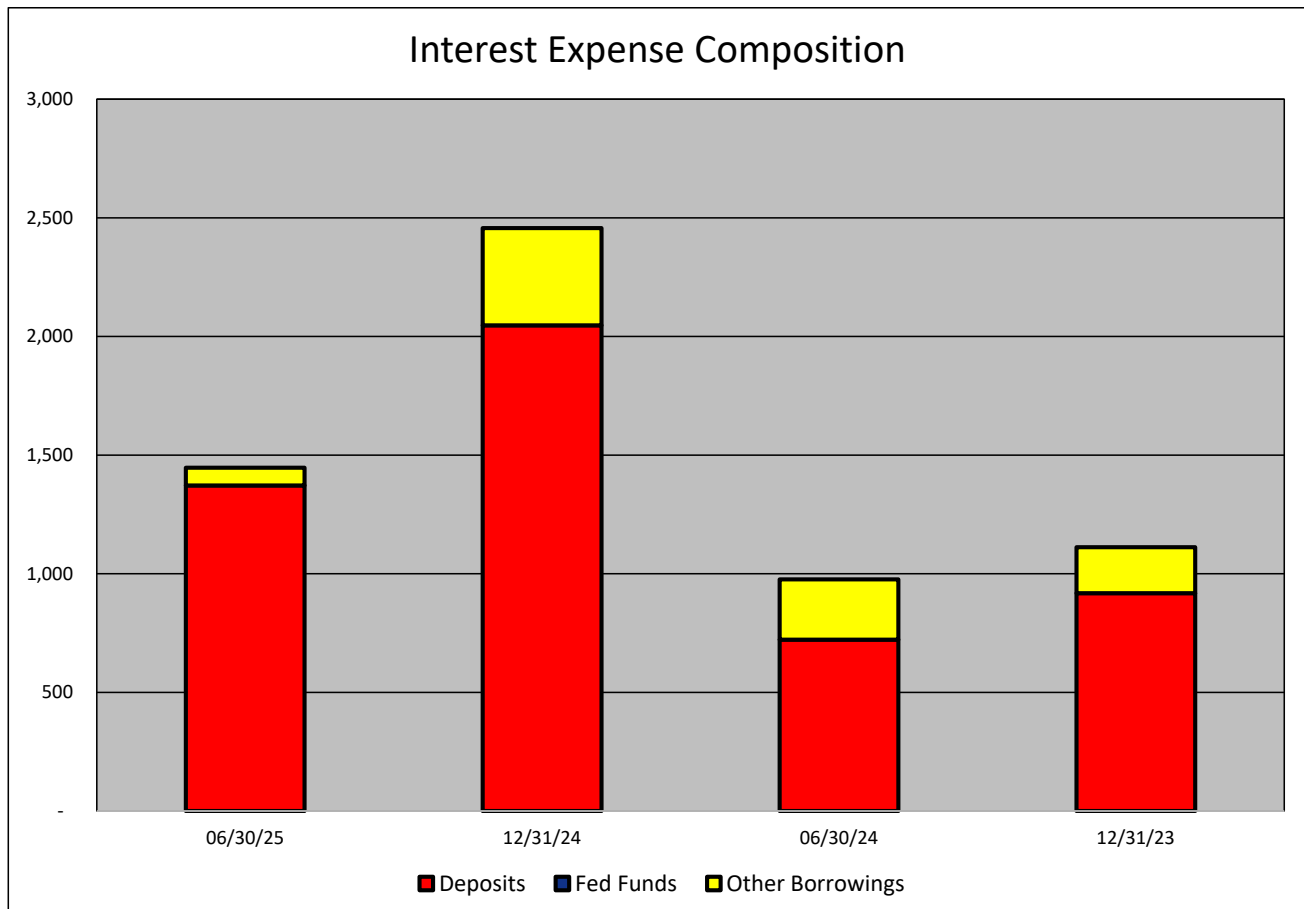


**INTEREST EXPENSE COMPOSITION- Natbank, National Association**  
(Dollars in Thousands)

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	1,372	2,047	722	918	650	90.03
Fed Funds	-	-	-	-	-	NA
Other Borrowings	75	410	254	194	(179)	(70.47)
<b>Total Int Expense</b>	<b>1,447</b>	<b>2,457</b>	<b>976</b>	<b>1,112</b>	<b>471</b>	<b>48.26</b>

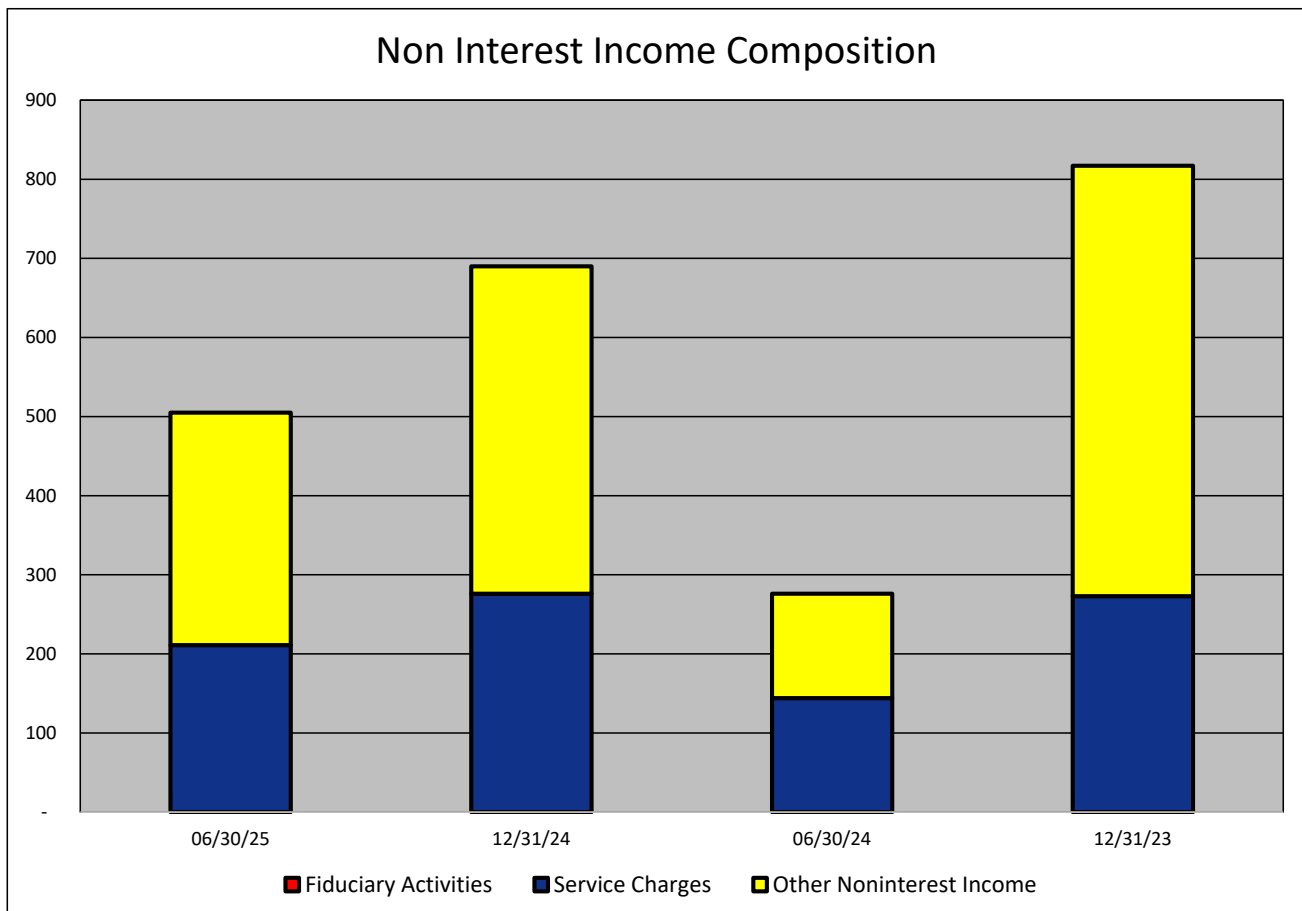


**NONINTEREST INCOME COMPOSITION- Natbank, National Association**  
(Dollars in Thousands)

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	211	276	144	273	67	46.53
Other Noninterest Income	294	414	132	544	162	122.73
<b>Total Nonint. Income</b>	<b>505</b>	<b>690</b>	<b>276</b>	<b>817</b>	<b>229</b>	<b>82.97</b>

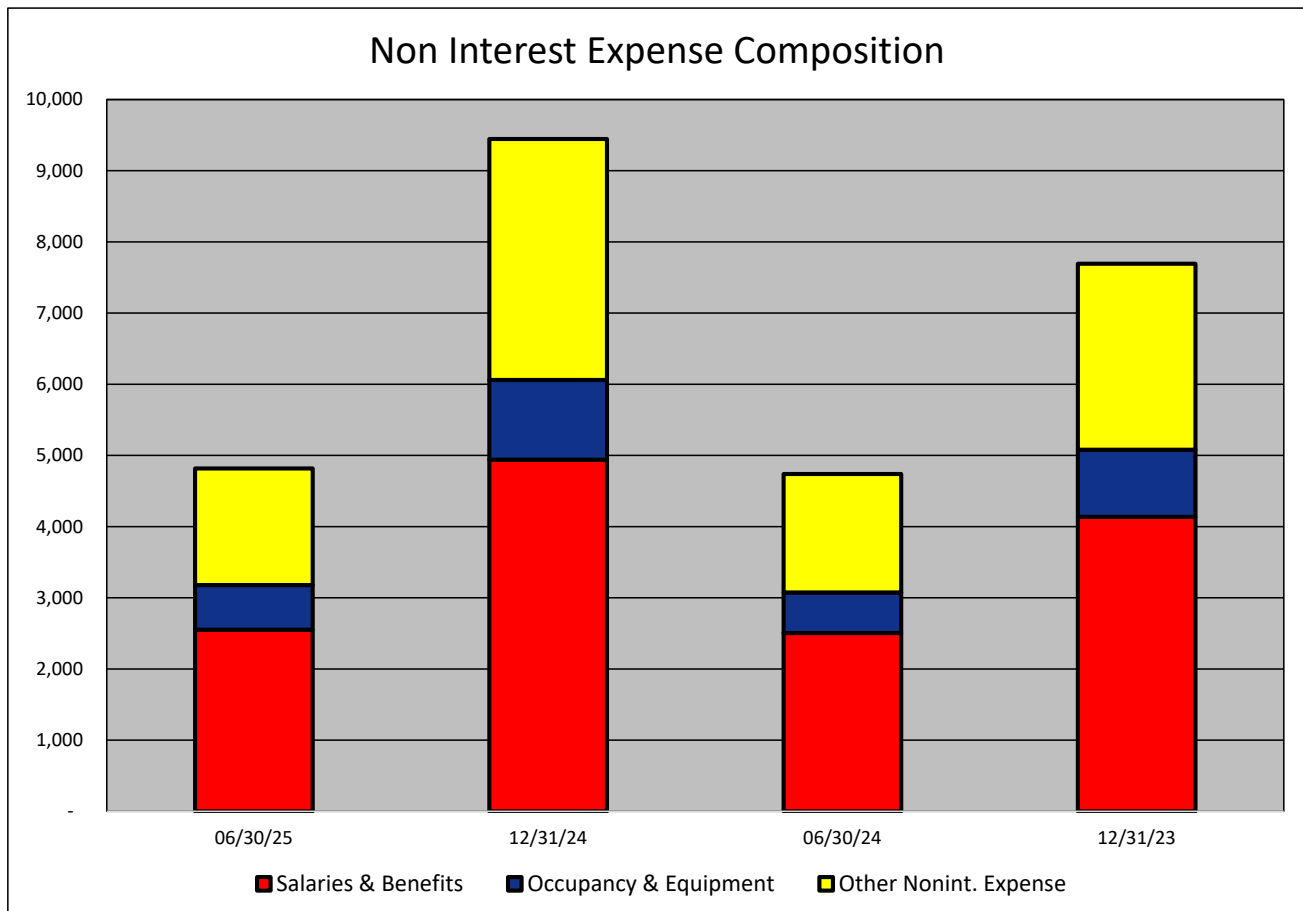


**NONINTEREST EXPENSE COMPOSITION- Natbank, National Association**  
(Dollars in Thousands)

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	2,551	4,940	2,505	4,136	46	1.84
Occupancy & Equipment	628	1,121	569	944	59	10.37
Other Nonint. Expense	1,638	3,385	1,665	2,613	(27)	(1.62)
Total Nonint. Expense	4,817	9,446	4,739	7,693	78	1.65



**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

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

<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>	<b>81.93</b>	<b>2.04</b>
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>	76.08	4.53
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>	(1.51)

<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>	<b>0.83</b>	<b>14.07</b>	<b>1.36</b>	<b>2.87</b>	<b>9.99</b>
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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>	81.89	96.89	0.00	3.11
Evermore Bank	<b>8.71</b>	91.29	100.00	0.00	0.00

<b>Select Peer Average</b>	32.47	64.25	96.71	0.32	2.96
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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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