

Seacoast National Bank

Stuart, FL

Established

1/1/1933

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)

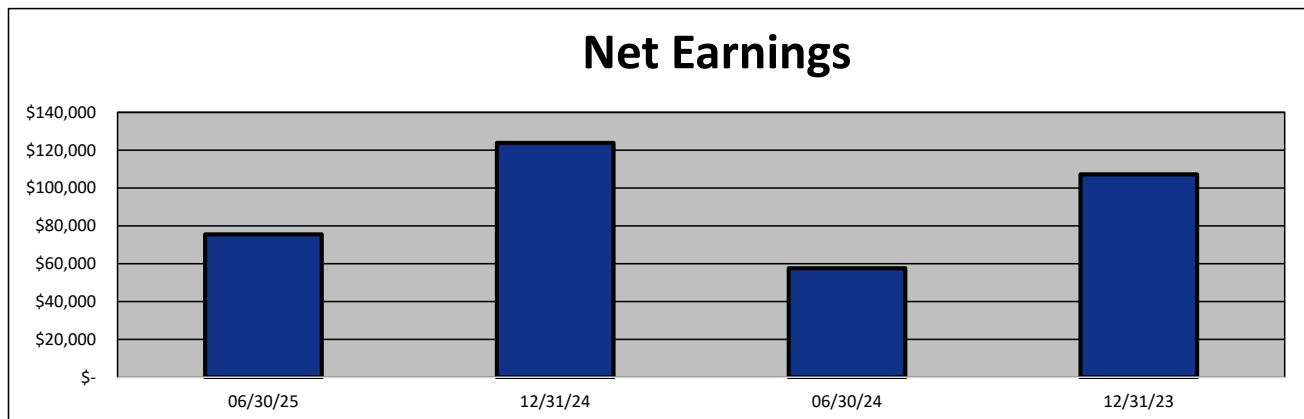
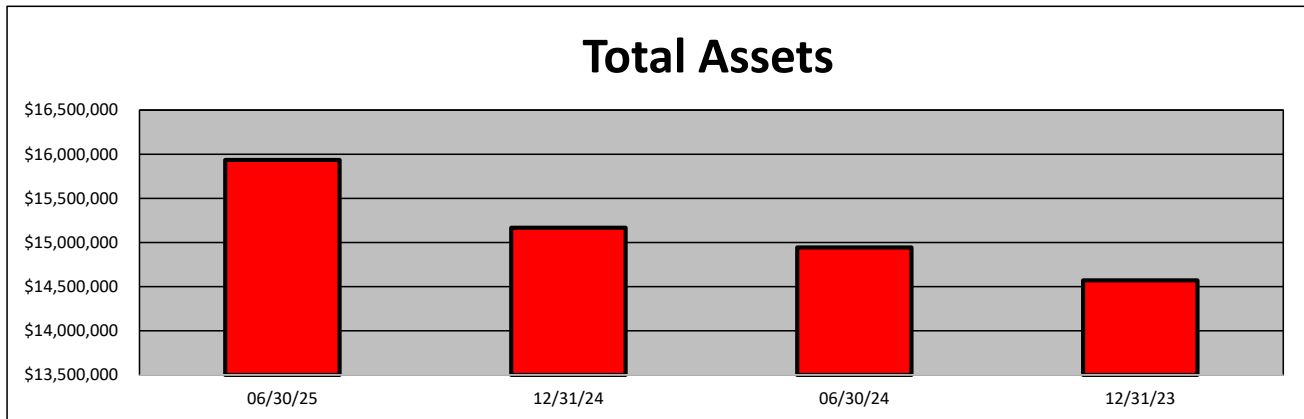
EXECUTIVE SUMMARY - Seacoast National Bank
(Percentage)

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	14.04	14.38	14.25	14.42	10.68	12.08
Leverage Ratio	10.36	10.66	10.54	10.32	11.86	12.63
Tier 1 Cap/Risk Based Assets	13.70	14.13	14.08	13.64	14.47	9.87
Risk Based Ratio	14.95	15.30	15.29	14.82	15.30	10.43
Common Equity Tier 1 Capital Ratio	13.70	14.13	14.08	13.64	14.41	9.87
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	84.91	84.24	82.87	85.45	74.73	81.48
Loans/Assets	66.63	68.02	67.22	69.09	62.90	67.49
Securities/Assets	21.92	18.96	17.66	17.36	18.95	12.89
PROFITABILITY:						
Return on Avg Assets	0.96	0.82	0.77	0.72	0.71	1.00
Return on Avg Equity	6.84	5.78	5.45	5.50	10.92	10.87
Nonint Income/Avg Assets	0.55	0.57	0.54	0.52	0.80	0.95
Net Overhead Ratio	1.72	1.66	1.74	2.11	2.35	2.18
Efficiency Ratio	61.55	64.53	67.62	68.54	74.52	67.62
Assets (per million) per Employee	10.67	10.25	10.49	9.46	10.31	9.11
ASSET QUALITY:						
Allowance/Loans	1.34	1.34	1.41	1.48	1.29	1.14
Nonperforming Loans/Total Loans	0.61	0.92	0.63	0.66	0.48	0.24
Nonperforming Assets/Total Assets	0.44	0.67	0.47	0.51	0.33	0.18
Adjusted Texas Ratio	3.83	6.22	4.36	5.21	3.15	1.39
YIELDS & COSTS:						
Yield on earning assets	5.31	5.35	5.31	5.21	5.48	5.64
Cost of funds	2.64	3.16	3.21	2.35	2.84	3.19
Net interest margin	3.48	3.22	3.16	3.72	3.20	3.54
Avg Earning Assets/Avg Assets	90.20	89.60	89.41	88.98	95.80	96.40

SELECTED FINANCIAL DATA - Seacoast National 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	15,935,315	15,167,038	14,943,451	14,571,868	991,864	6.64
Cash and Equivalents	333,922	479,821	757,381	453,039	(423,459)	(55.91)
Securities	3,493,253	2,875,250	2,638,721	2,529,956	854,532	32.38
Loans, net	10,617,434	10,317,227	10,044,483	10,067,331	572,951	5.70
Deposit Accounts	12,504,088	12,248,021	12,120,841	11,781,563	383,247	3.16
Fed Funds & Repos	314,107	327,805	358,220	475,764	(44,113)	(12.31)
Total Equity	2,236,532	2,181,416	2,128,746	2,101,688	107,786	5.06

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	75,496	123,858	57,588	107,223	17,908	31.10
Interest Income	377,602	725,559	355,513	688,941	22,089	6.21
Interest Expense	130,251	289,570	144,076	196,866	(13,825)	(9.60)
Net Interest Income	247,351	435,989	211,437	492,075	35,914	16.99
Credit Loss Expense	13,629	16,258	6,286	37,518	7,343	116.82
Noninterest income	43,728	86,442	40,286	77,145	3,442	8.54
Gain on Sale of Securities	-	(12,017)	(3,758)	(2,935)	3,758	(100.00)
Noninterest Expense	179,610	337,754	170,481	390,565	9,129	5.35
Net Operating Income	97,840	168,419	74,956	141,137	22,884	30.53
Income Taxes	22,279	35,544	17,052	31,021	5,227	30.65

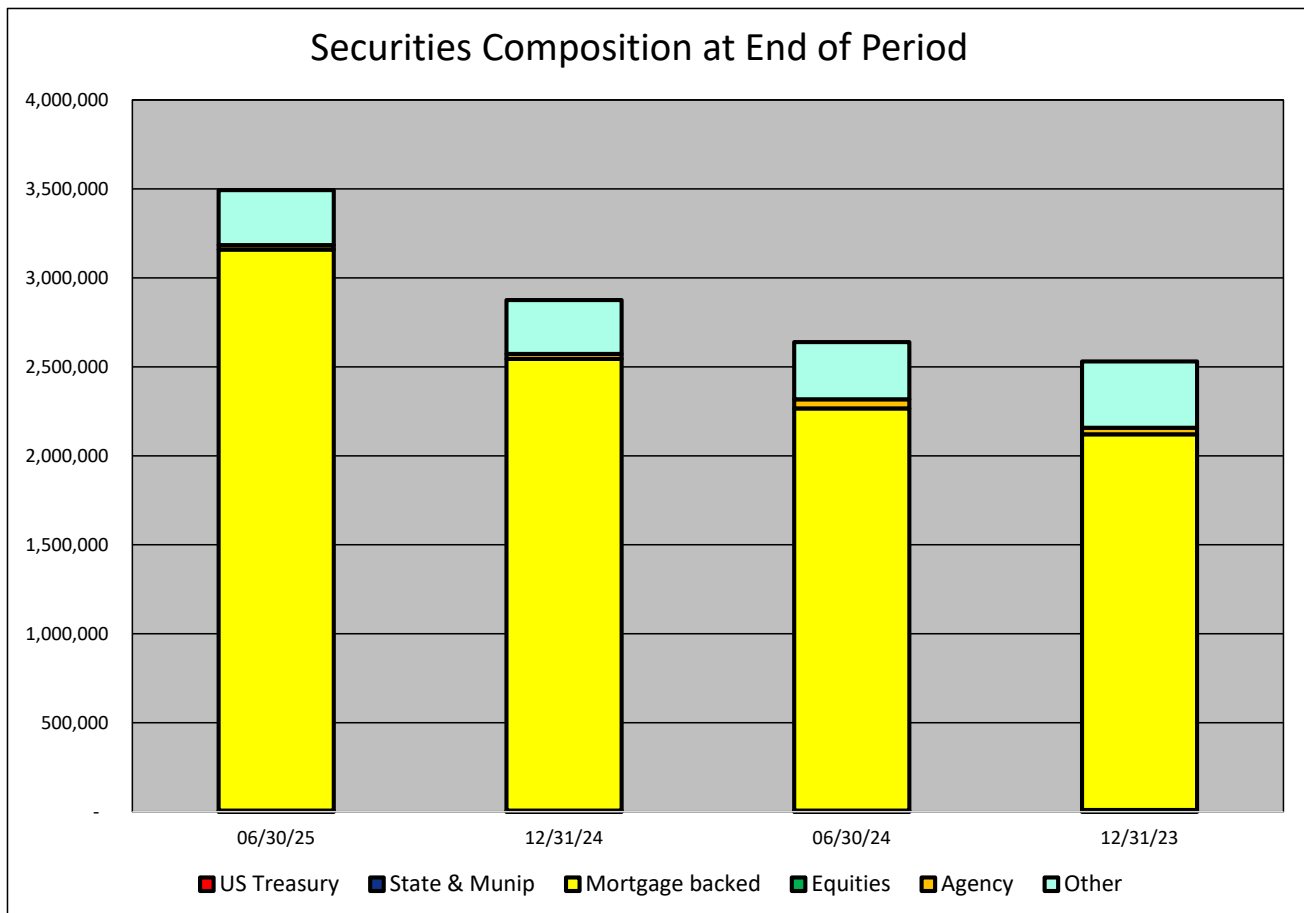


SECURITIES COMPOSITION - Seacoast National Bank
(Dollars in Thousands)

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	198	196	192	192	6	3.13
State & Munip	5,741	5,690	5,954	9,390	(213)	(3.58)
Mortgage backed	3,153,460	2,538,937	2,260,204	2,111,013	893,256	39.52
Equities	-	-	-	-	-	NA
Agency	24,881	27,545	51,446	37,253	(26,565)	(51.64)
Other	308,973	302,882	320,925	372,108	(11,952)	(3.72)
Total Securities	3,493,253	2,875,250	2,638,721	2,529,956	854,532	32.38

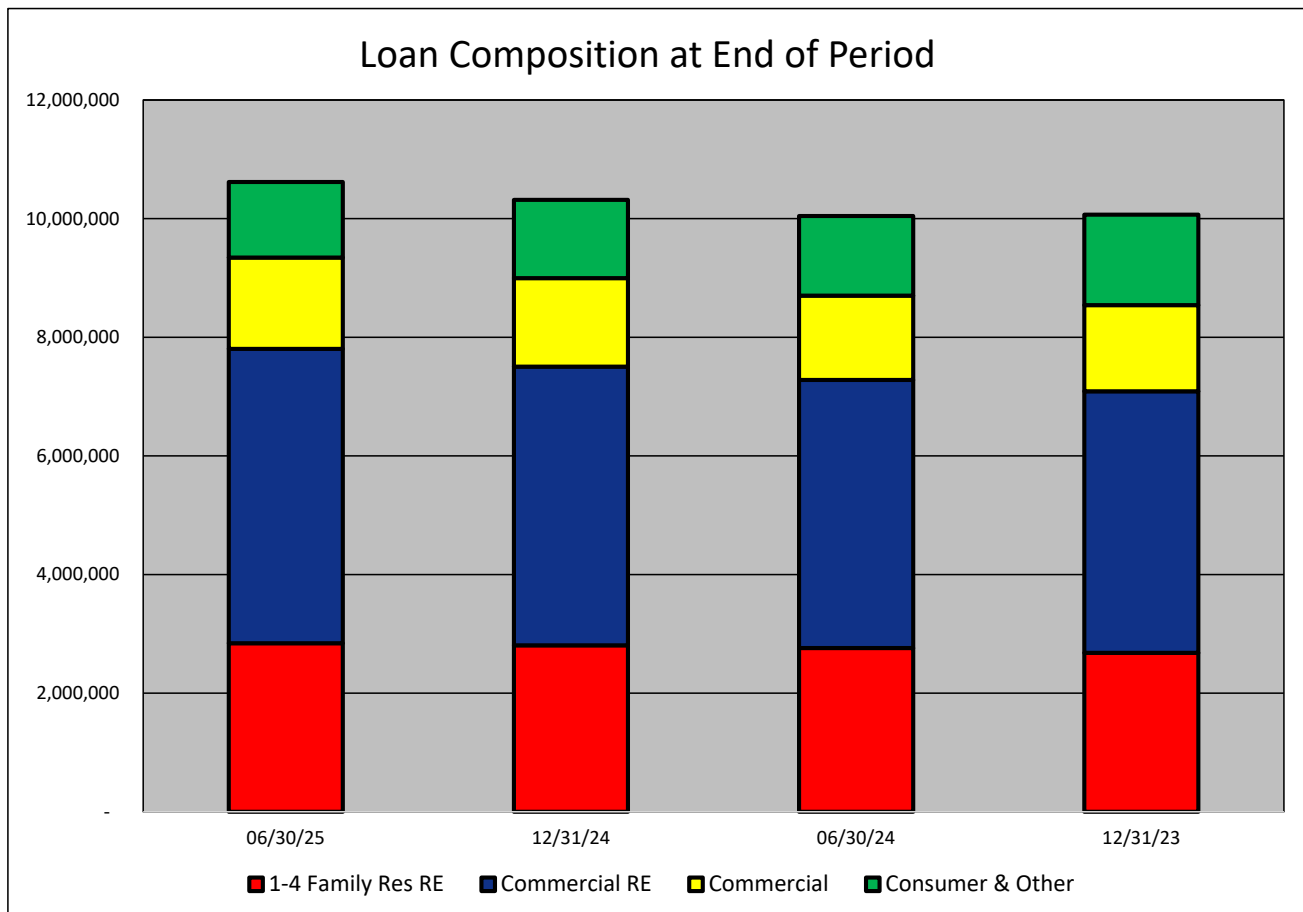


LOAN PORTFOLIO COMPOSITION - Seacoast National Bank
(Dollars in Thousands)

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	2,842,021	2,806,241	2,761,322	2,680,522	80,699	2.92
Commercial RE	4,961,166	4,699,014	4,519,304	4,408,261	441,862	9.78
Commercial	1,539,876	1,490,685	1,421,261	1,453,050	118,615	8.35
Consumer & Other	1,274,371	1,321,287	1,342,596	1,525,498	(68,225)	(5.08)
Loans, Net	10,617,434	10,317,227	10,044,483	10,067,331	572,951	5.70



LOAN PORTFOLIO QUALITY - Seacoast National 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	138,055	148,931	148,931	113,894	(10,876)	(7.30)
Total Recoveries	2,703	4,728	2,474	3,434	229	9.26
Total Charge-offs	12,203	31,862	16,050	24,795	(3,847)	(23.97)
Credit Loss Expense	13,629	16,258	6,286	37,518	7,343	116.82
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	18,879	-	NA
Ending Balance	142,184	138,055	141,641	148,931	543	0.38

NON-PERFORMING ASSETS:

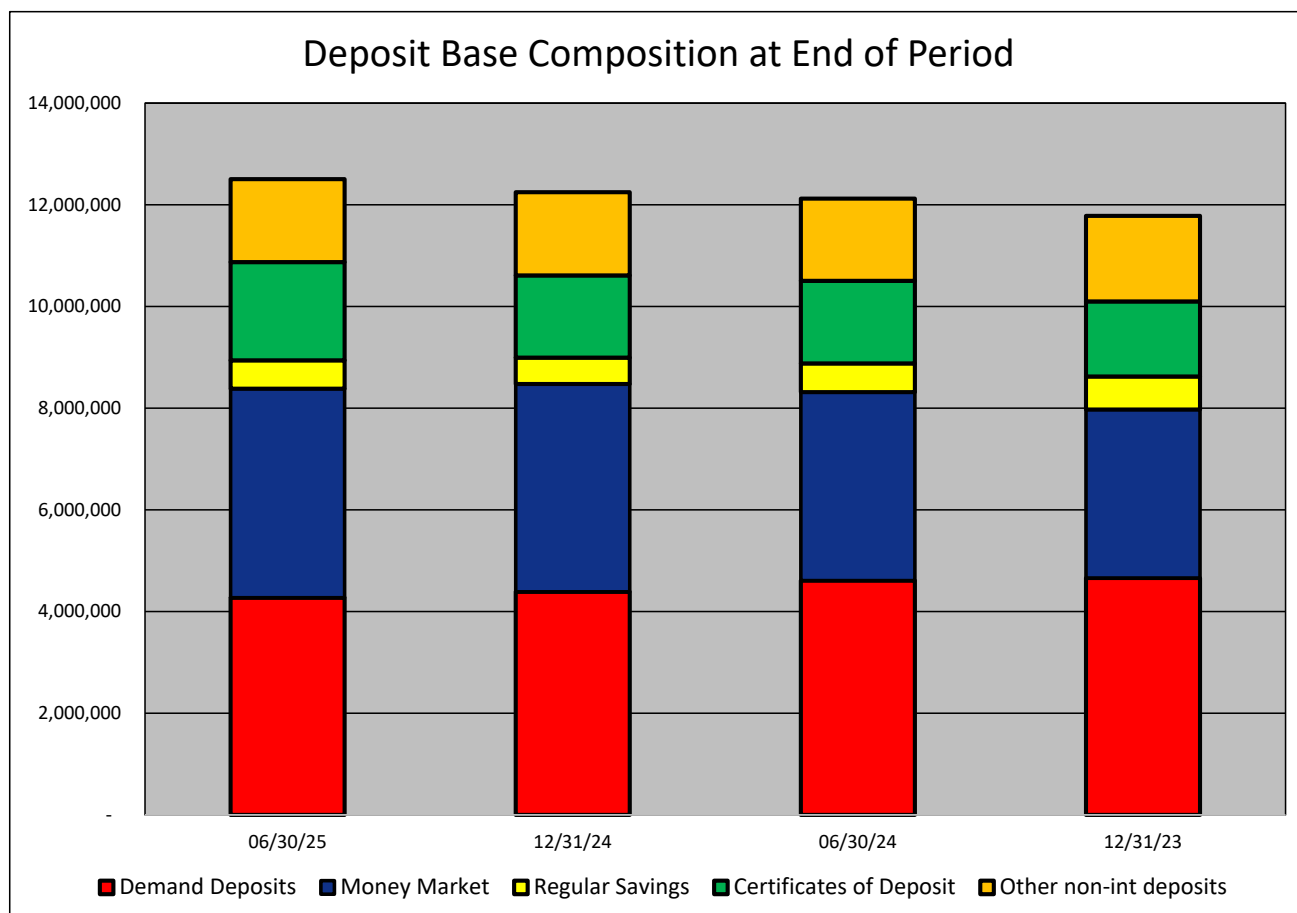
Total-90+ Days Past Due	255	1,614	3,053	1,505	(2,798)	(91.65)
Total-Nonaccrual	64,198	92,793	59,927	65,103	4,271	7.13
Foreclosed Real Estate	5,335	6,421	6,877	7,560	(1,542)	(22.42)
Total Non-perf Assets	69,788	100,828	69,857	74,168	(69)	(0.10)

DEPOSIT BASE COMPOSITION - Seacoast National 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	4,271,978	4,388,062	4,607,626	4,658,515	(335,648)	(7.28)
Money Market	4,111,789	4,086,362	3,707,761	3,314,288	404,028	10.90
Regular Savings	557,422	519,904	566,006	651,465	(8,584)	(1.52)
Certificates of Deposit	1,932,795	1,615,917	1,623,585	1,476,155	309,210	19.04
Other non-int deposits	1,630,104	1,637,776	1,615,863	1,681,140	14,241	0.88
Total Deposits	12,504,088	12,248,021	12,120,841	11,781,563	383,247	3.16

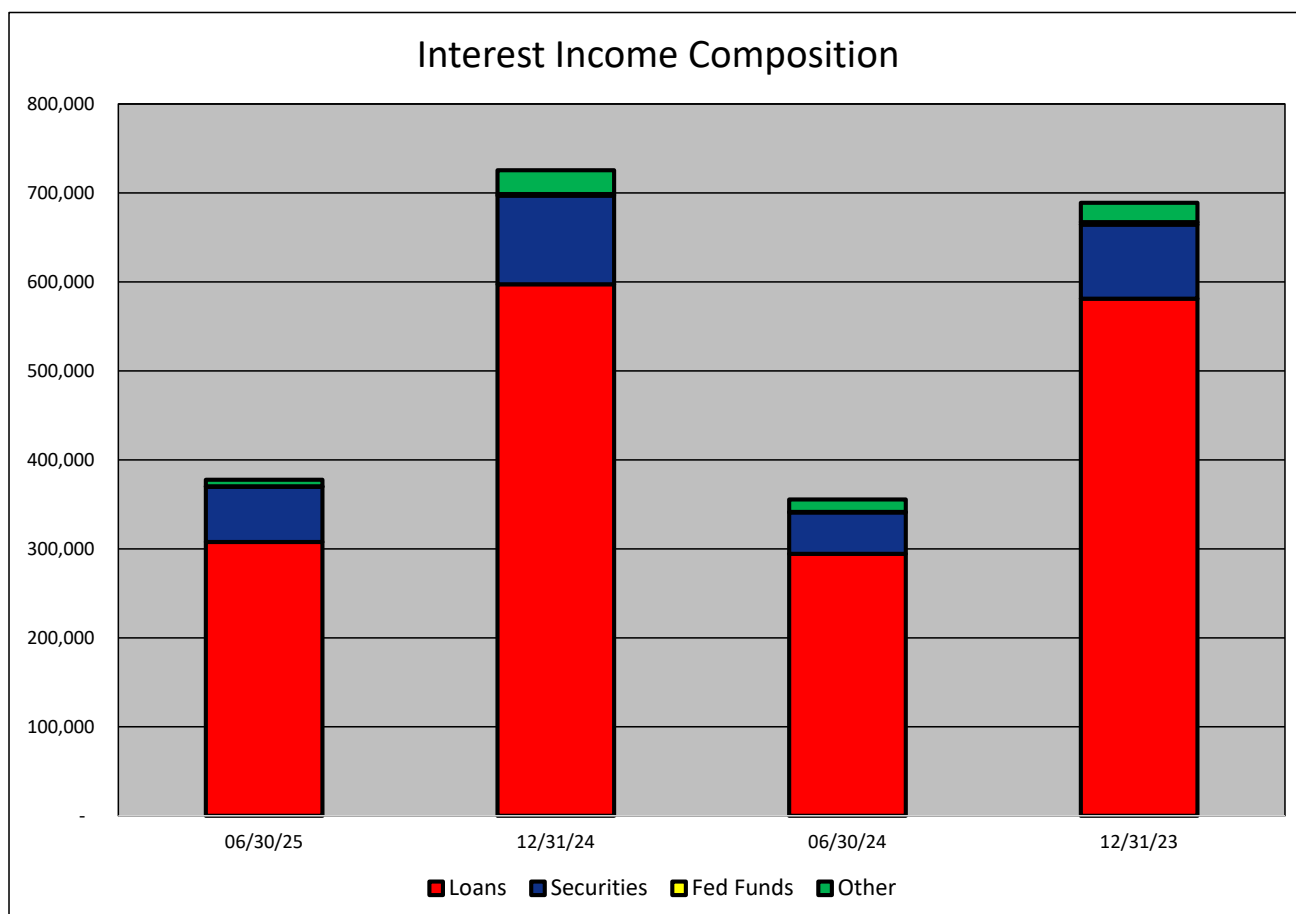


INTEREST INCOME COMPOSITION- Seacoast National Bank
(Dollars in Thousands)

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	307,715	597,365	294,386	581,106	13,329	4.53
Securities	61,927	99,591	46,616	83,279	15,311	32.84
Fed Funds	684	1,856	515	2,846	169	32.82
Other	7,276	26,747	13,996	21,710	(6,720)	(48.01)
Total Int Income	377,602	725,559	355,513	688,941	22,089	6.21

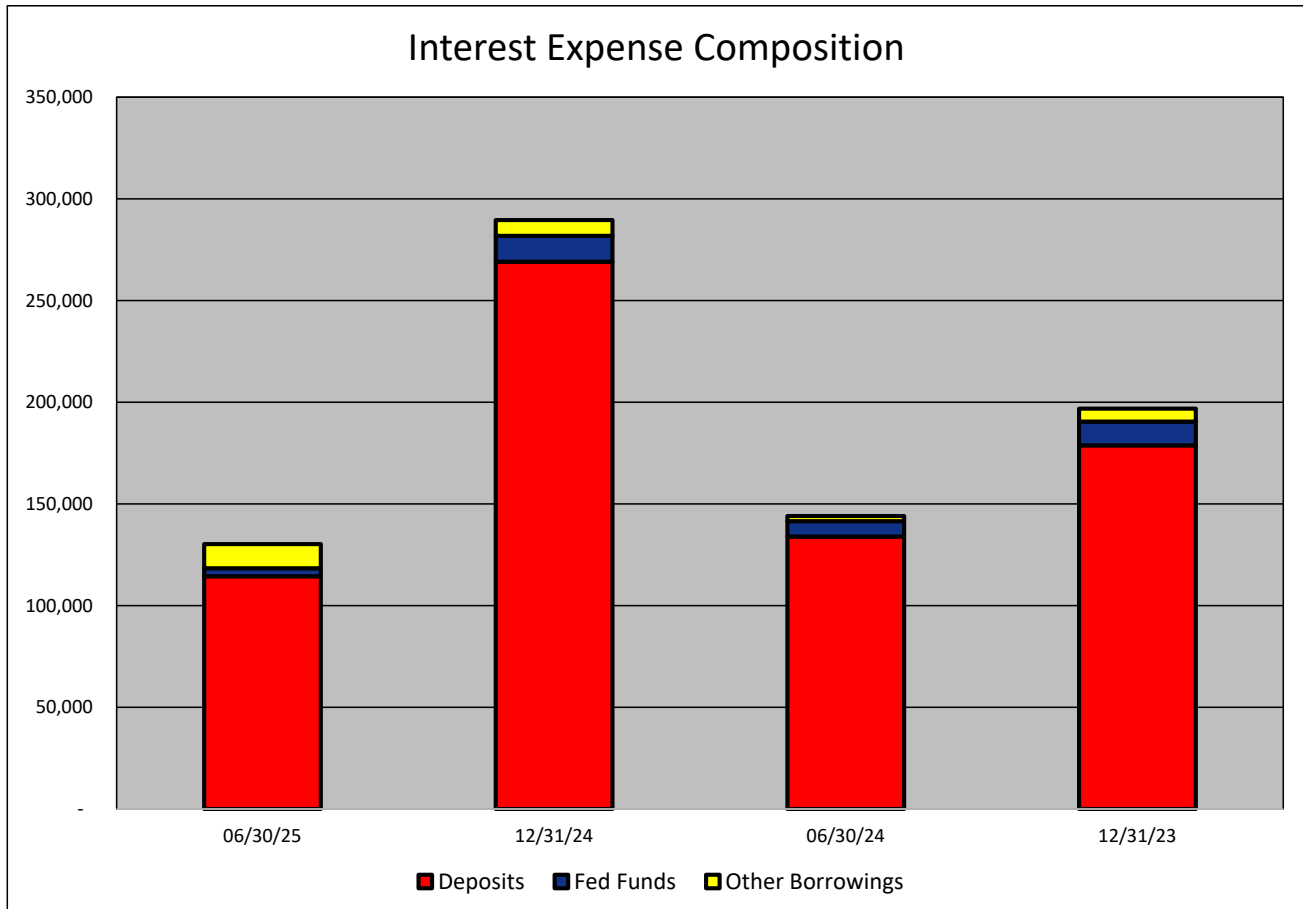


INTEREST EXPENSE COMPOSITION- Seacoast National Bank
(Dollars in Thousands)

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	114,408	269,089	133,939	178,789	(19,531)	(14.58)
Fed Funds	3,957	12,755	7,585	11,698	(3,628)	(47.83)
Other Borrowings	11,886	7,726	2,552	6,379	9,334	365.75
Total Int Expense	130,251	289,570	144,076	196,866	(13,825)	(9.60)

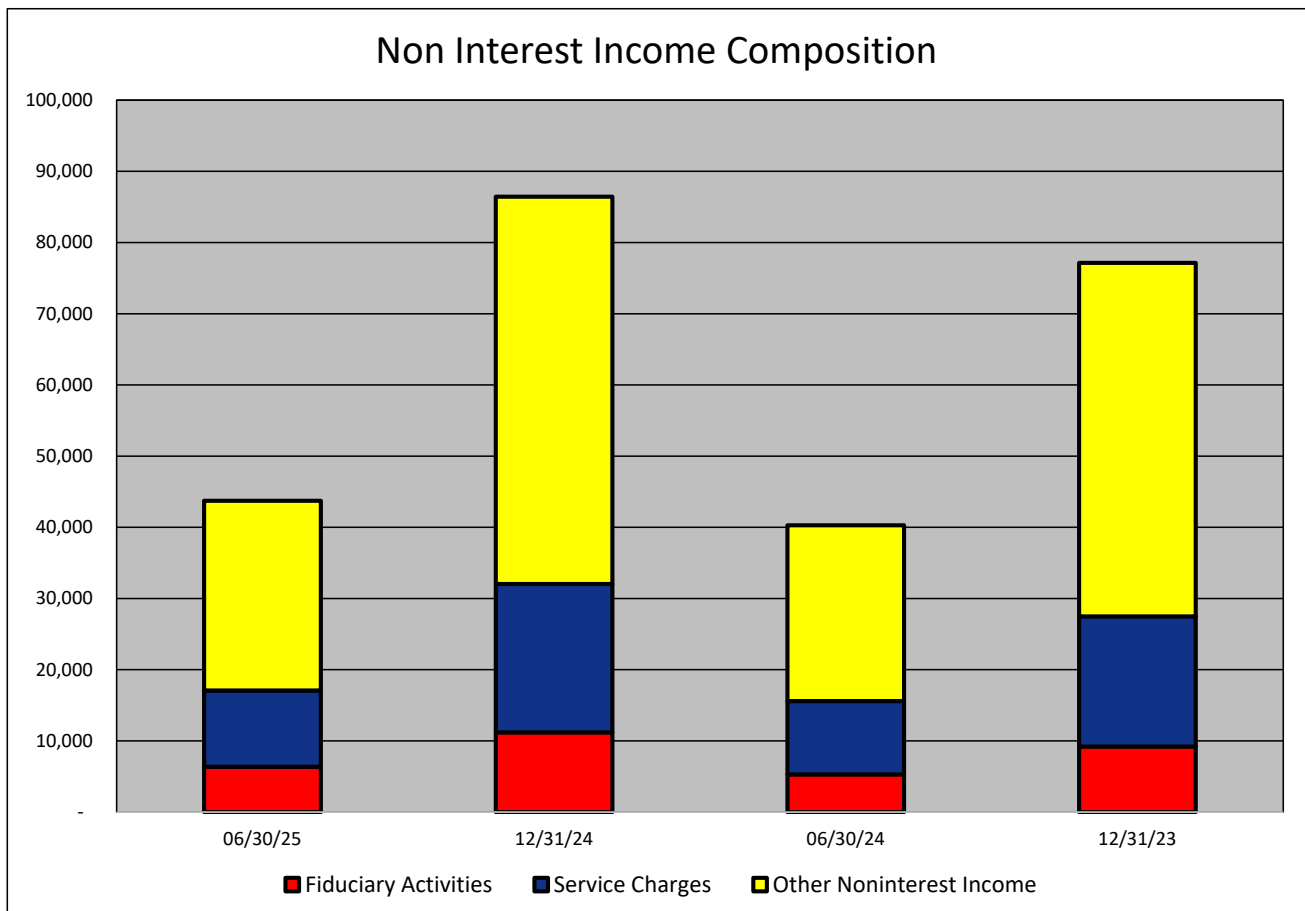


NONINTEREST INCOME COMPOSITION- Seacoast National Bank
(Dollars in Thousands)

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	6,358	11,189	5,299	9,210	1,059	19.98
Service Charges	10,719	20,852	10,301	18,278	418	4.06
Other Noninterest Income	26,651	54,401	24,686	49,657	1,965	7.96
Total Nonint. Income	43,728	86,442	40,286	77,145	3,442	8.54

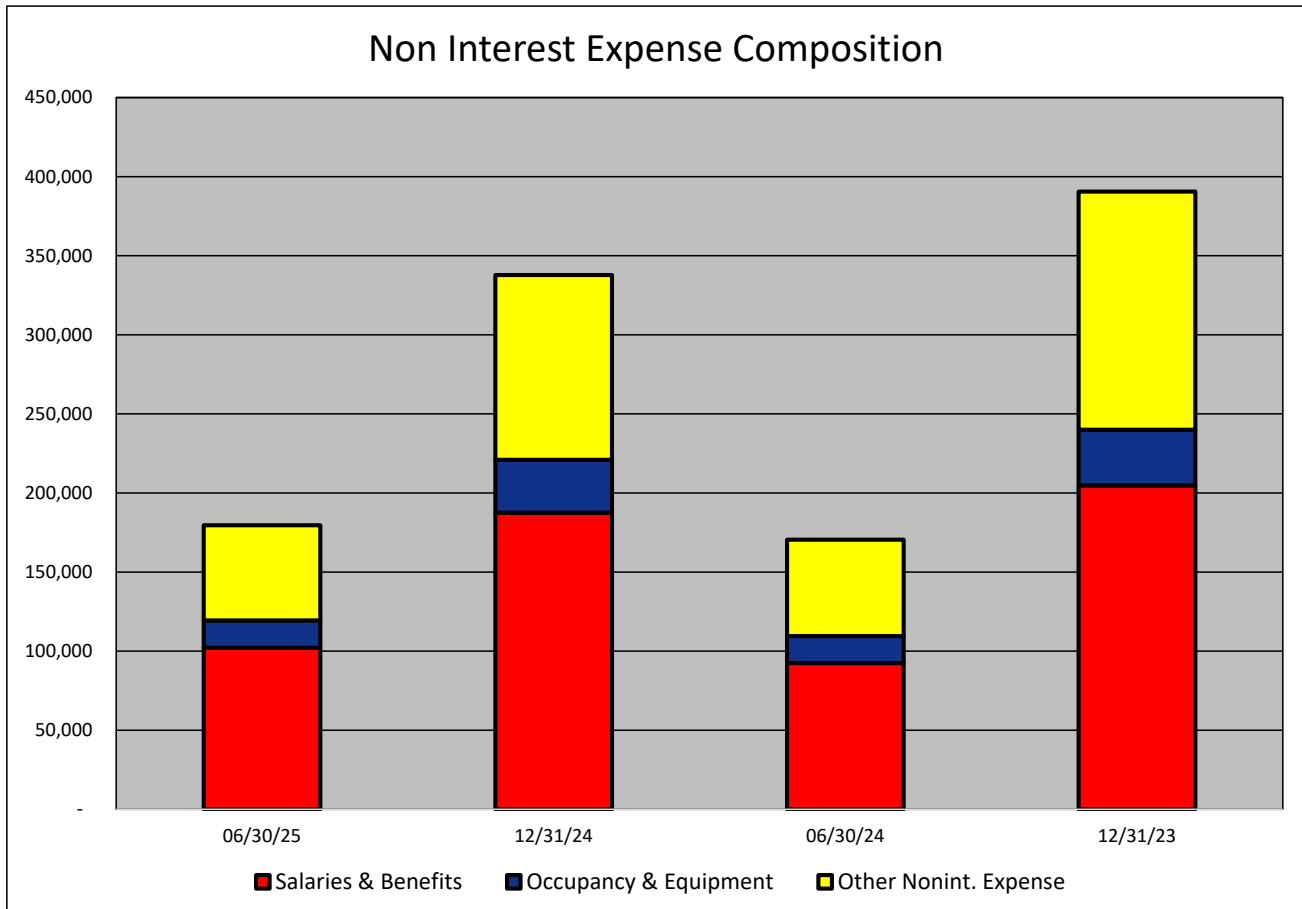


NONINTEREST EXPENSE COMPOSITION- Seacoast National Bank
(Dollars in Thousands)

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	102,102	187,530	92,501	204,795	9,601	10.38
Occupancy & Equipment	17,313	33,430	17,024	35,212	289	1.70
Other Nonint. Expense	60,195	116,794	60,956	150,558	(761)	(1.25)
Total Nonint. Expense	179,610	337,754	170,481	390,565	9,129	5.35



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)

Select Peer Average	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)

Select Peer Average	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	19.57	35.86	37.12	35.86
Desjardins Bank, National Association	18.92	18.75	0.00	0.00	0.00
Evermore Bank	16.15	17.05	19.49	20.53	19.49
Locality Bank	15.34	15.05	0.00	0.00	0.00
Cypress Bank & Trust	13.57	13.27	0.00	0.00	0.00
Optimumbank	11.09	11.89	0.00	0.00	0.00
Seacoast National Bank	14.04	10.36	13.70	14.95	13.70
Community Bank Of The South	7.70	9.65	23.18	24.15	23.18
Marine Bank & Trust Company	7.08	9.60	14.39	15.64	14.39
Anchor Bank	8.72	9.02	0.00	0.00	0.00
Bank Of Belle Glade	7.36	8.83	0.00	0.00	0.00
Paradise Bank	6.54	8.55	11.79	12.72	11.79

Select Peer Average	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	106.71	81.93	2.04
Desjardins Bank, National Association	104.43	79.33	6.37
Evermore Bank	100.98	83.68	3.47
Anchor Bank	94.95	73.02	12.55
Locality Bank	93.23	76.08	4.53
Optimumbank	89.08	78.47	2.58
Seacoast National Bank	84.91	66.63	21.92
Marine Bank & Trust Company	78.81	71.24	22.51
Cypress Bank & Trust	78.19	64.73	16.33
Paradise Bank	76.80	71.03	9.34
Bank Of Belle Glade	40.61	37.39	21.34
Community Bank Of The South	29.05	26.39	31.69

Select Peer Average	81.48	67.49	12.89
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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	2.72	41.16
Optimumbank	968,508	1.70	15.42
Desjardins Bank, National Association	338,582	1.50	8.16
Bank Of Belle Glade	158,809	1.34	18.46
Seacoast National Bank	15,772,734	0.96	6.84
Anchor Bank	476,108	0.95	10.52
Community Bank Of The South	264,320	0.88	12.09
Evermore Bank	216,890	0.84	4.71
Marine Bank & Trust Company	649,864	0.60	8.94
Cypress Bank & Trust	181,166	0.49	4.30
Natbank, National Association	230,012	0.25	1.30
Locality Bank	290,614	(0.22)	(1.51)

Select Peer Average	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	47.55	11.35
Bank Of Belle Glade	0.18	1.62	49.91	10.51
Paradise Bank	0.95	2.07	51.81	9.07
Community Bank Of The South	0.17	1.50	57.68	13.80
Anchor Bank	0.68	1.50	58.16	10.72
Desjardins Bank, National Association	0.91	2.30	61.45	8.82
Seacoast National Bank	0.55	1.72	61.55	10.67
Marine Bank & Trust Company	0.30	1.90	72.05	8.63
Evermore Bank	0.16	2.75	77.20	9.04
Locality Bank	0.37	3.21	90.03	7.84
Cypress Bank & Trust	6.05	2.21	90.23	3.42
Natbank, National Association	0.44	3.75	93.84	5.38

Select Peer Average	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	0.00	0.00
Evermore Bank	1.02	0.00	0.00	0.00
Bank Of Belle Glade	0.72	0.00	0.00	0.00
Marine Bank & Trust Company	1.53	0.00	0.00	0.00
Community Bank Of The South	1.38	0.00	0.00	0.00
Desjardins Bank, National Association	1.04	0.04	0.04	0.18
Paradise Bank	0.94	0.23	0.16	2.22
Anchor Bank	0.75	0.26	0.19	2.09
Natbank, National Association	0.75	0.25	0.21	1.08
Optimumbank	1.19	0.41	0.32	2.68
Seacoast National Bank	1.34	0.61	0.44	3.83
Locality Bank	1.76	1.11	0.84	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	1.60	9.24	2.46	16.07	0.00
Marine Bank & Trust Company	1.17	1.34	0.00	0.32	22.19
Seacoast National Bank	1.14	0.81	0.14	3.85	17.99
Bank Of Belle Glade	0.97	39.44	0.00	5.05	16.30
Optimumbank	0.88	3.86	13.56	0.34	2.24
Locality Bank	0.79	17.71	0.00	0.00	4.53
Anchor Bank	0.68	9.82	0.00	2.49	10.07
Paradise Bank	0.61	11.04	0.00	0.00	9.34
Community Bank Of The South	0.59	37.92	0.00	0.00	31.69
Natbank, National Association	0.57	13.12	0.12	0.00	2.04
Evermore Bank	0.54	11.61	0.00	0.00	3.47
Desjardins Bank, National Association	0.41	12.88	0.00	6.37	0.00

Select Peer Average	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	82.23	0.77	0.00	0.00
Natbank, National Association	81.32	1.15	0.00	0.00
Desjardins Bank, National Association	78.51	0.62	0.00	0.00
Optimumbank	77.54	0.46	0.00	0.00
Locality Bank	74.74	0.67	0.00	0.03
Anchor Bank	72.48	2.46	0.00	0.00
Paradise Bank	70.37	5.66	0.00	0.33
Marine Bank & Trust Company	69.94	1.48	0.00	0.00
Seacoast National Bank	65.68	0.96	0.03	4.99
Cypress Bank & Trust	63.93	2.77	0.00	0.05
Bank Of Belle Glade	37.13	0.39	0.00	0.00
Community Bank Of The South	26.03	0.92	0.00	0.00

Select Peer Average	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	75.96	18.47	94.44	0.00	5.56
Natbank, National Association	53.43	42.44	95.88	0.00	4.12
Bank Of Belle Glade	42.72	57.28	100.00	0.00	0.00
Cypress Bank & Trust	31.18	67.29	98.47	1.53	0.00
Optimumbank	29.65	70.35	100.00	0.00	0.00
Paradise Bank	28.90	71.10	100.00	0.00	0.00
Community Bank Of The South	26.78	73.22	100.00	0.00	0.00
Marine Bank & Trust Company	26.63	71.09	97.73	0.00	2.27
Anchor Bank	25.64	59.14	84.78	0.00	15.22
Seacoast National Bank	25.00	67.40	92.40	2.32	5.28
Locality Bank	15.01	81.89	96.89	0.00	3.11
Evermore Bank	8.71	91.29	100.00	0.00	0.00

Select Peer Average	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	5.32	91.85
Desjardins Bank, National Association	5.20	3.33	4.43	97.33
Optimumbank	6.43	3.54	4.14	98.21
Natbank, National Association	5.35	3.75	4.08	98.73
Evermore Bank	6.88	4.31	3.66	98.77
Locality Bank	6.48	3.83	3.65	98.61
Seacoast National Bank	5.31	2.64	3.48	90.20
Bank Of Belle Glade	4.29	1.75	3.41	100.18
Cypress Bank & Trust	5.53	3.45	3.28	94.39
Anchor Bank	5.82	3.77	3.19	96.09
Community Bank Of The South	4.51	2.28	2.82	96.02
Marine Bank & Trust Company	4.66	2.76	2.79	96.44

Select Peer Average	5.64	3.19	3.54	96.40
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