

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 nine months ended September 30, 2025

Institution name	Total Assets (\$'000's)
Seacoast National Bank	16,666,792
Optimumbank	1,082,700
Marine Bank & Trust Company	635,108
Anchor Bank	559,638
Paradise Bank	439,369
Locality Bank	364,706
Desjardins Bank, National Association	334,318
Evermore Bank	271,217
Natbank, National Association	260,214
Community Bank Of The South	258,256
Cypress Bank & Trust	192,877
Bank Of Belle Glade	154,640

Institution name	Return on Avg Assets (%)
Paradise Bank	2.76
Optimumbank	1.74
Desjardins Bank, National Association	1.51
Bank Of Belle Glade	1.36
Anchor Bank	0.96
Seacoast National Bank	0.94
Community Bank Of The South	0.90
Evermore Bank	0.72
Cypress Bank & Trust	0.67
Marine Bank & Trust Company	0.62
Natbank, National Association	0.21
Locality Bank	(0.27)

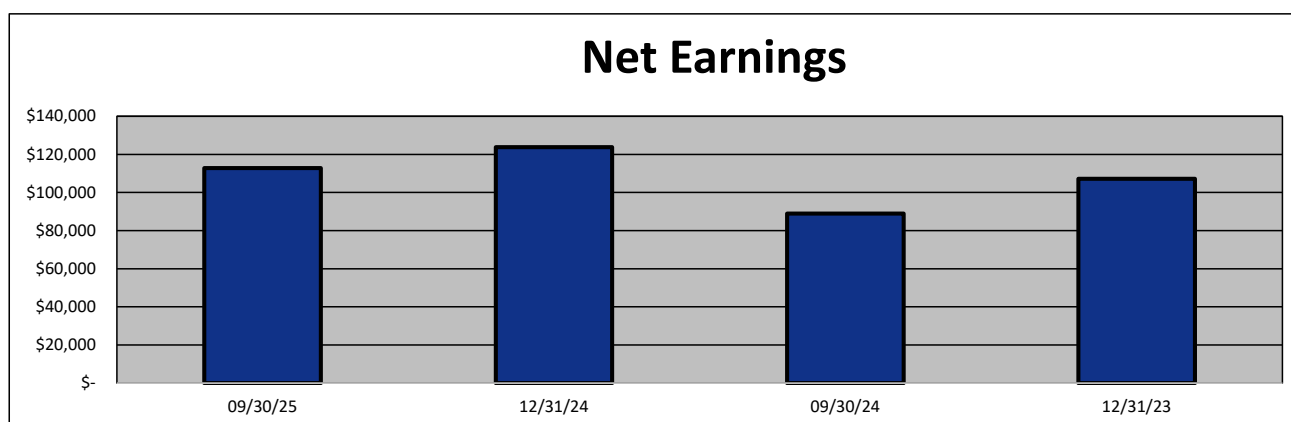
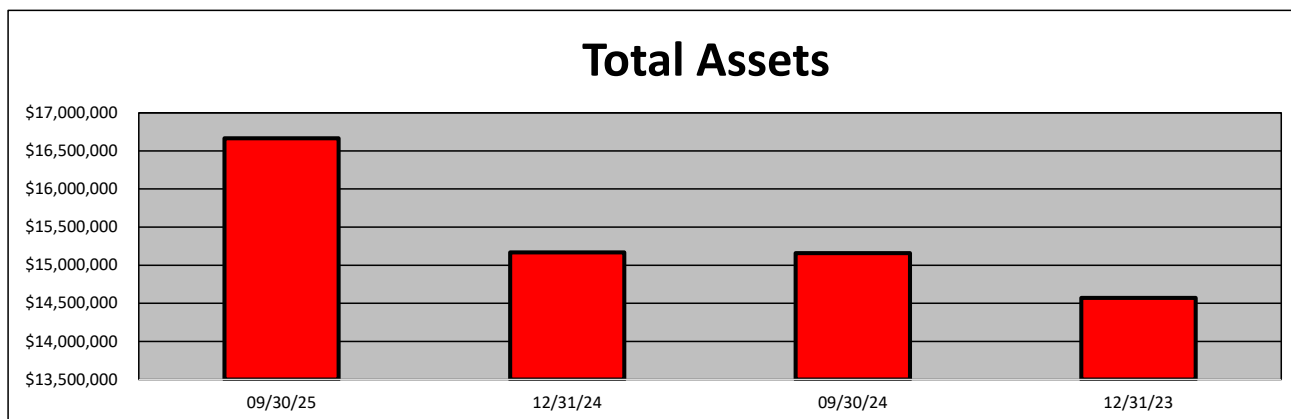
EXECUTIVE SUMMARY - Seacoast National Bank
(Percentage)

Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	14.23	14.38	14.45	14.42	10.42	11.88
Leverage Ratio	10.42	10.66	10.61	10.32	11.20	12.48
Tier 1 Cap/Risk Based Assets	13.80	14.13	14.05	13.64	13.07	12.15
Risk Based Ratio	15.05	15.30	15.27	14.82	13.88	12.79
Common Equity Tier 1 Capital Ratio	13.80	14.13	14.05	13.64	12.99	12.15
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	83.80	84.24	83.40	85.45	74.25	80.37
Loans/Assets	65.85	68.02	67.39	69.09	62.54	67.53
Securities/Assets	22.95	18.96	18.60	17.36	18.35	12.48
PROFITABILITY:						
Return on Avg Assets	0.94	0.82	0.79	0.72	0.77	1.01
Return on Avg Equity	6.69	5.78	5.56	5.50	10.60	10.88
Nonint Income/Avg Assets	0.56	0.57	0.55	0.52	0.78	0.94
Net Overhead Ratio	1.77	1.66	1.70	2.11	2.28	2.18
Efficiency Ratio	62.29	64.53	66.40	68.54	71.62	67.05
Assets (per million) per Employee	10.59	10.25	10.32	9.46	10.39	9.20
ASSET QUALITY:						
Allowance/Loans	1.34	1.34	1.37	1.48	1.28	1.15
Nonperforming Loans/Total Loans	0.56	0.92	0.84	0.66	0.50	0.22
Nonperforming Assets/Total Assets	0.40	0.67	0.61	0.51	0.34	0.16
Adjusted Texas Ratio	3.33	6.22	5.66	5.21	3.04	1.27
YIELDS & COSTS:						
Yield on earning assets	5.34	5.35	5.34	5.21	5.47	5.69
Cost of funds	2.63	3.16	3.24	2.35	2.82	3.19
Net interest margin	3.51	3.22	3.16	3.72	3.24	3.58
Avg Earning Assets/Avg Assets	90.28	89.60	89.52	88.98	95.81	96.37

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

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	16,666,792	15,167,038	15,159,232	14,571,868	1,507,560	9.94
Cash and Equivalents	336,845	479,821	642,265	453,039	(305,420)	(47.55)
Securities	3,824,558	2,875,250	2,820,023	2,529,956	1,004,535	35.62
Loans, net	10,975,014	10,317,227	10,216,320	10,067,331	758,694	7.43
Deposit Accounts	13,096,897	12,248,021	12,249,580	11,781,563	847,317	6.92
Fed Funds & Repos	335,524	327,805	306,927	475,764	28,597	9.32
Total Equity	2,371,481	2,181,416	2,190,572	2,101,688	180,909	8.26

Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	112,789	123,858	88,910	107,223	23,879	26.86
Interest Income	580,314	725,559	539,629	688,941	40,685	7.54
Interest Expense	198,375	289,570	220,483	196,866	(22,108)	(10.03)
Net Interest Income	381,939	435,989	319,146	492,075	62,793	19.68
Credit Loss Expense	22,000	16,258	12,559	37,518	9,441	75.17
Noninterest income	67,453	86,442	62,068	77,145	5,385	8.68
Gain on Sale of Securities	(959)	(12,017)	(4,027)	(2,935)	3,068	(76.19)
Noninterest Expense	280,610	337,754	253,556	390,565	27,054	10.67
Net Operating Income	146,782	168,419	115,099	141,137	31,683	27.53
Income Taxes	32,937	35,544	25,810	31,021	7,127	27.61

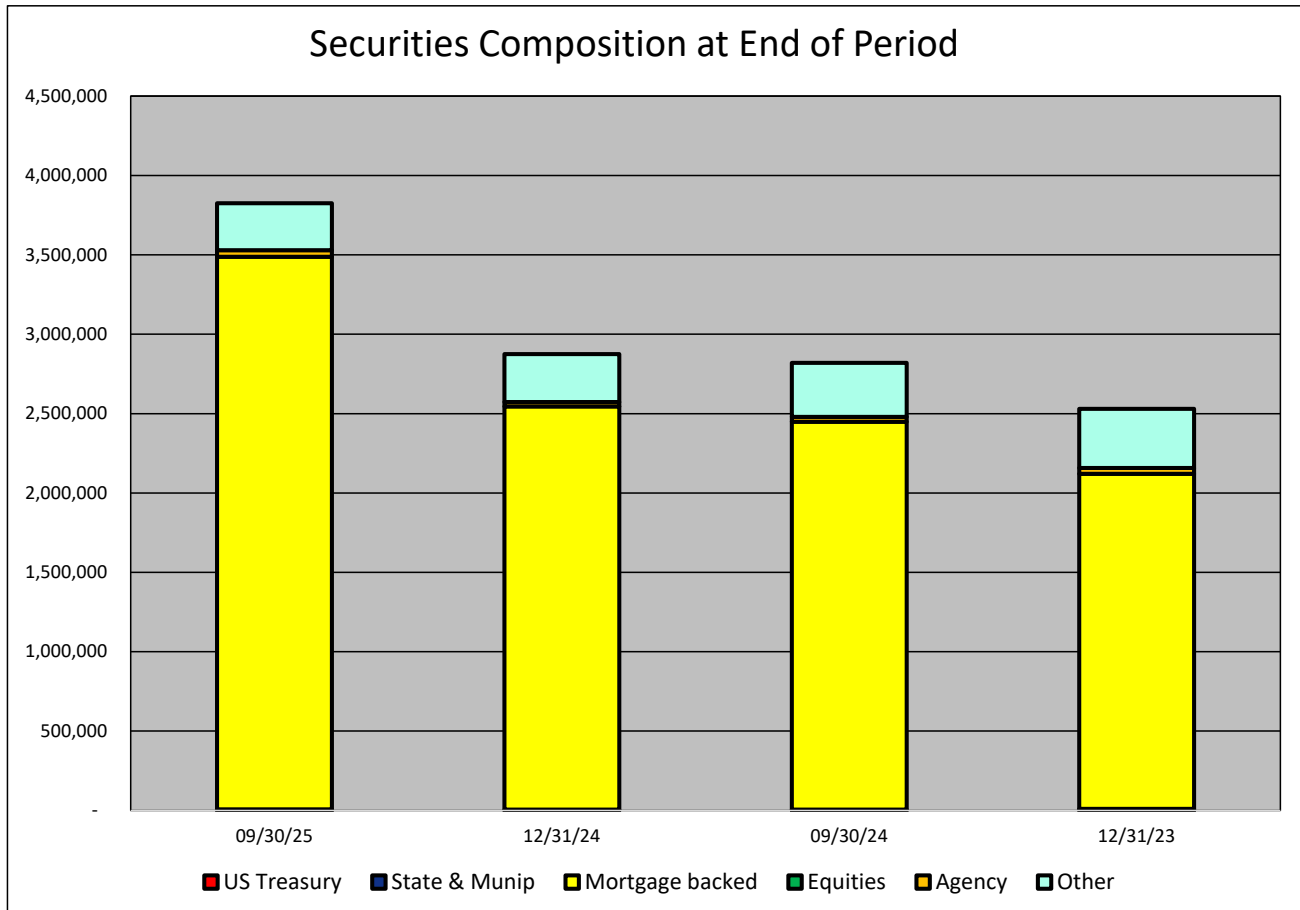


SECURITIES COMPOSITION - Seacoast National Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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SECURITIES CATEGORY:

US Treasury	199	196	197	192	2	1.02
State & Munip	7,494	5,690	5,930	9,390	1,564	26.37
Mortgage backed	3,480,399	2,538,937	2,442,631	2,111,013	1,037,768	42.49
Equities	-	-	-	-	-	NA
Agency	40,920	27,545	30,384	37,253	10,536	34.68
Other	295,546	302,882	340,881	372,108	(45,335)	(13.30)
Total Securities	3,824,558	2,875,250	2,820,023	2,529,956	1,004,535	35.62

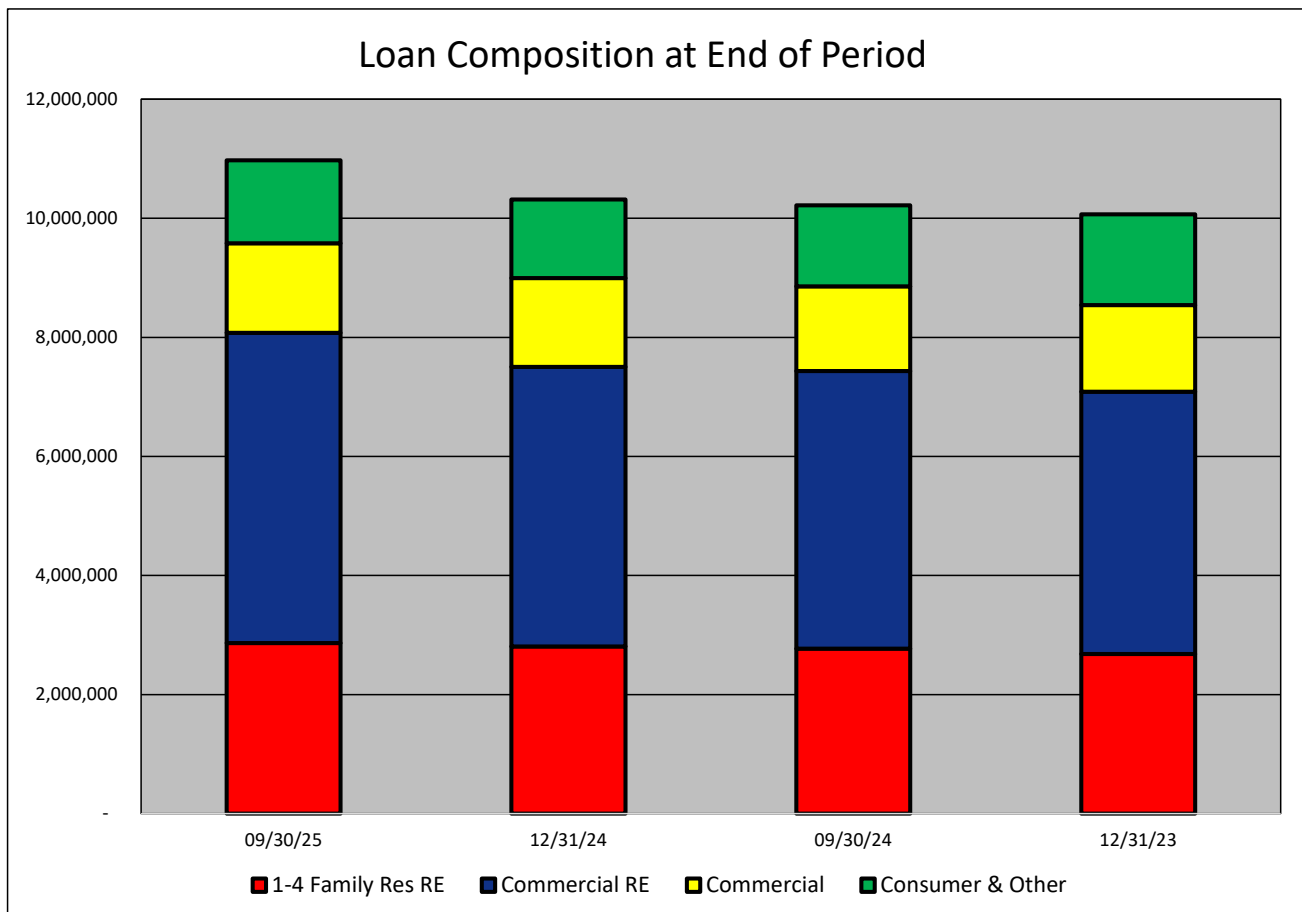


LOAN PORTFOLIO COMPOSITION - Seacoast National Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN CATEGORY:

1-4 Family Res RE	2,865,011	2,806,241	2,771,412	2,680,522	93,599	3.38
Commercial RE	5,209,442	4,699,014	4,661,922	4,408,261	547,520	11.74
Commercial	1,504,156	1,490,685	1,423,213	1,453,050	80,943	5.69
Consumer & Other	1,396,405	1,321,287	1,359,773	1,525,498	36,632	2.69
Loans, Net	10,975,014	10,317,227	10,216,320	10,067,331	758,694	7.43



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

As of:	09/30/25	12/31/24	09/30/24	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	4,803	4,728	3,613	3,434	1,190	32.94
Total Charge-offs	17,512	31,862	24,634	24,795	(7,122)	(28.91)
Credit Loss Expense	22,000	16,258	12,559	37,518	9,441	75.17
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	107	-	-	18,879	107	NA
Ending Balance	147,453	138,055	140,469	148,931	6,984	4.97

NON-PERFORMING ASSETS:

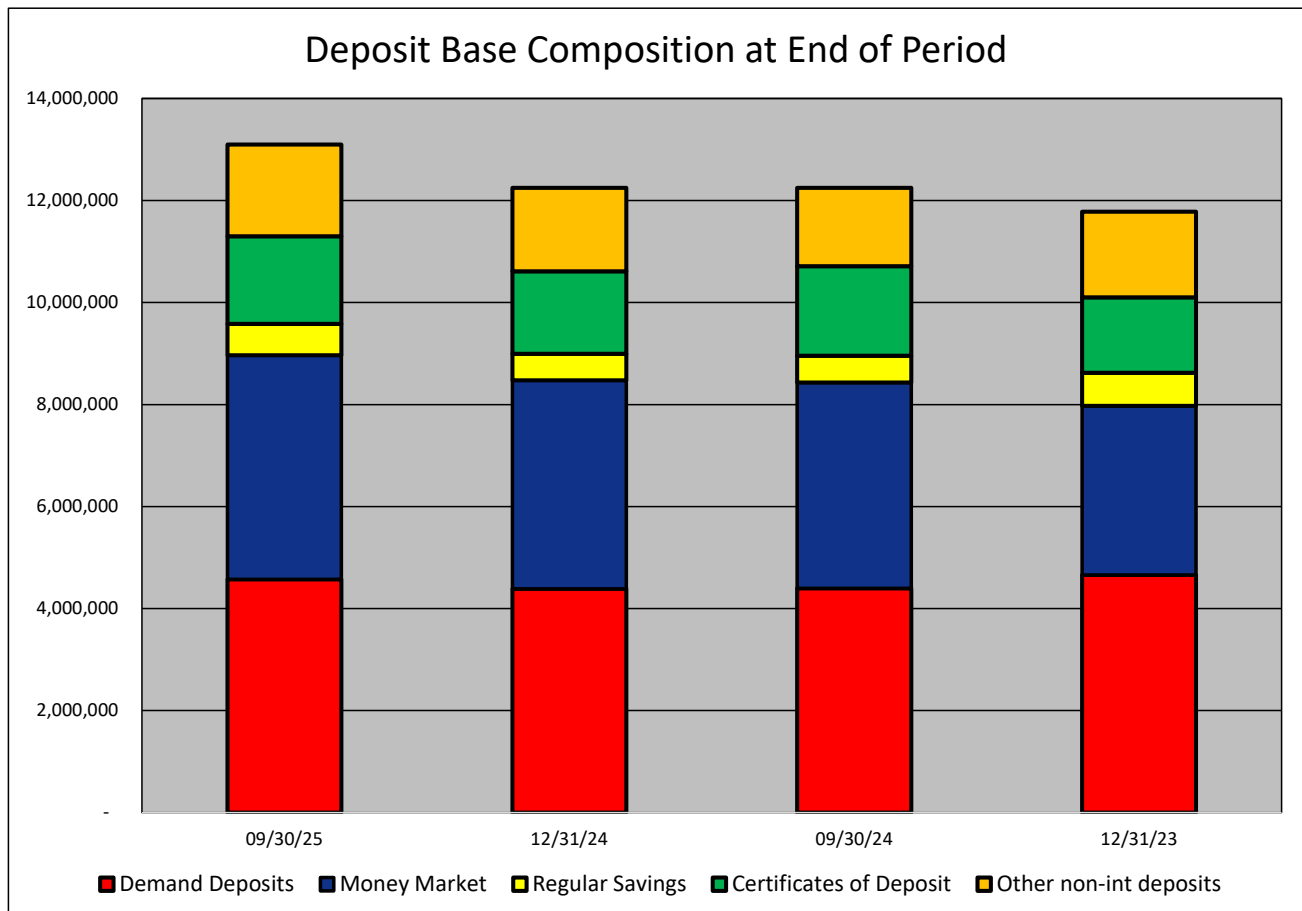
Total-90+ Days Past Due	71	1,614	5,250	1,505	(5,179)	(98.65)
Total-Nonaccrual	60,562	92,793	80,857	65,103	(20,295)	(25.10)
Foreclosed Real Estate	5,085	6,421	6,421	7,560	(1,336)	(20.81)
Total Non-perf Assets	65,718	100,828	92,528	74,168	(26,810)	(28.98)

DEPOSIT BASE COMPOSITION - Seacoast National Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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DEPOSIT BASE CATEGORY:

Demand Deposits	4,571,286	4,388,062	4,396,663	4,658,515	174,623	3.97
Money Market	4,396,458	4,086,362	4,034,371	3,314,288	362,087	8.98
Regular Savings	615,559	519,904	524,444	651,465	91,115	17.37
Certificates of Deposit	1,712,960	1,615,917	1,754,060	1,476,155	(41,100)	(2.34)
Other non-int deposits	1,800,634	1,637,776	1,540,042	1,681,140	260,592	16.92
Total Deposits	13,096,897	12,248,021	12,249,580	11,781,563	847,317	6.92

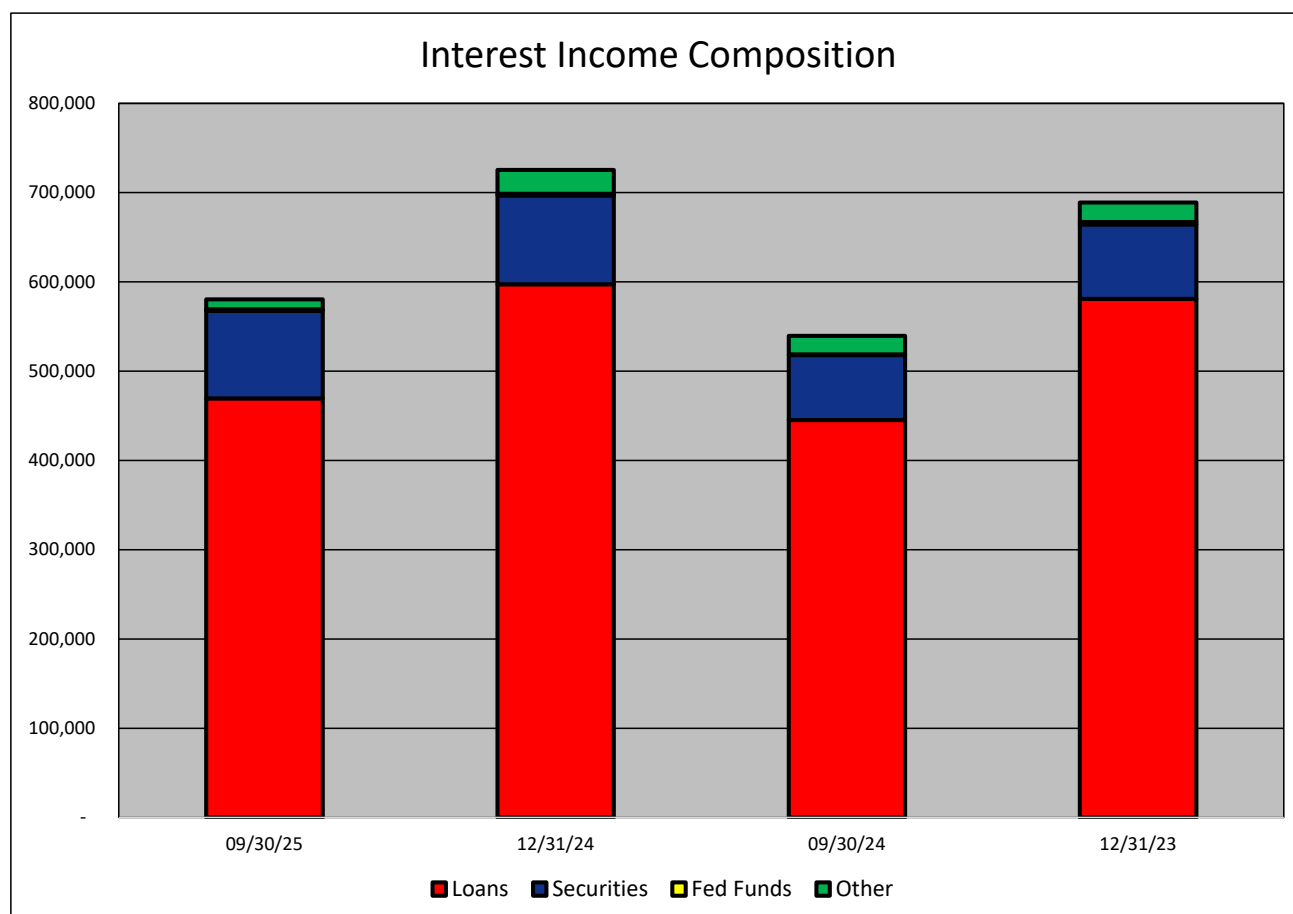


INTEREST INCOME COMPOSITION- Seacoast National Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST INCOME CATEGORY

Loans	469,628	597,365	445,367	581,106	24,261	5.45
Securities	97,946	99,591	72,612	83,279	25,334	34.89
Fed Funds	1,715	1,856	990	2,846	725	73.23
Other	11,025	26,747	20,660	21,710	(9,635)	(46.64)
Total Int Income	580,314	725,559	539,629	688,941	40,685	7.54

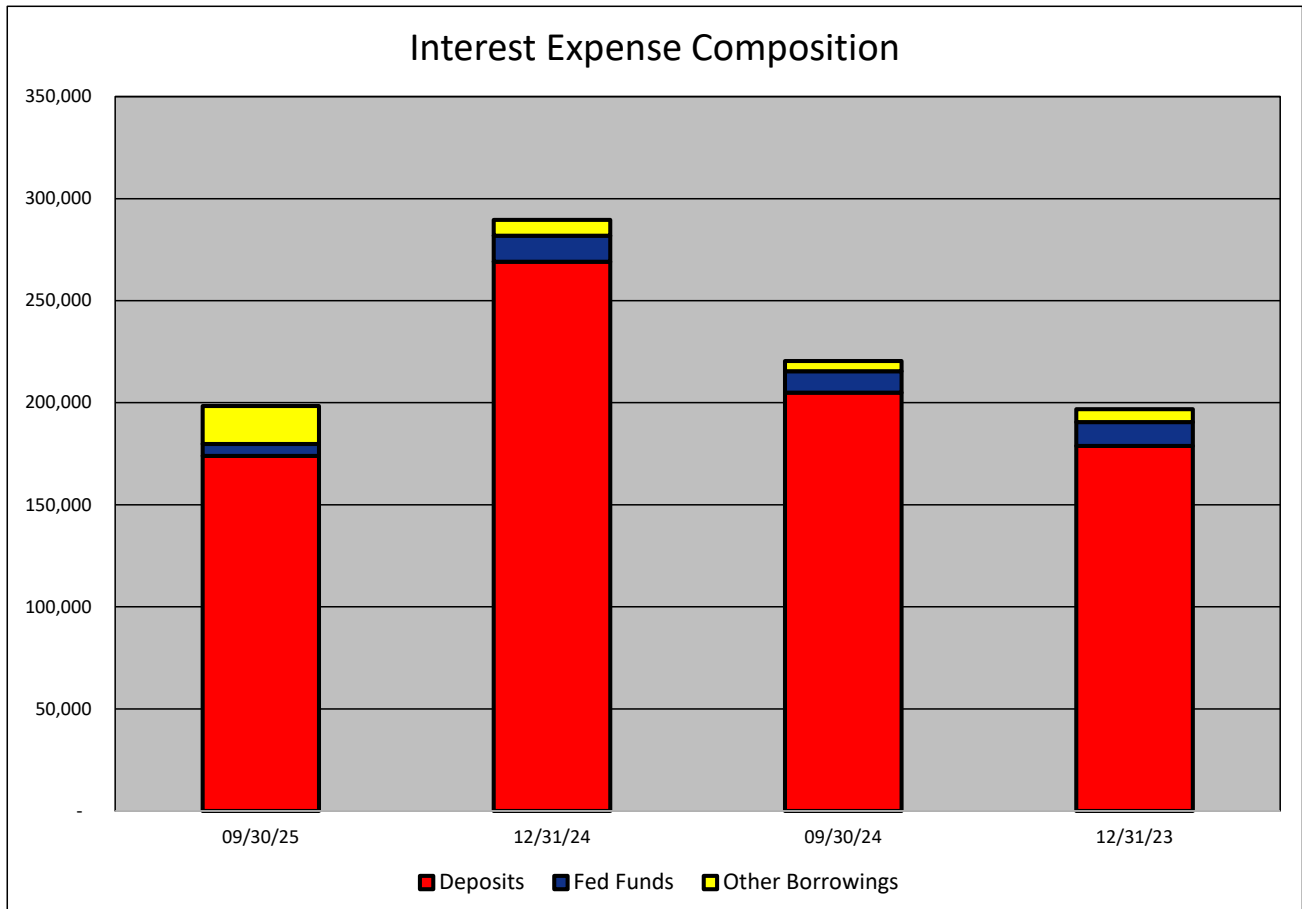


INTEREST EXPENSE COMPOSITION- Seacoast National Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST EXPENSE CATEGORY

Deposits	173,900	269,089	204,939	178,789	(31,039)	(15.15)
Fed Funds	5,892	12,755	10,443	11,698	(4,551)	(43.58)
Other Borrowings	18,583	7,726	5,101	6,379	13,482	264.30
Total Int Expense	198,375	289,570	220,483	196,866	(22,108)	(10.03)

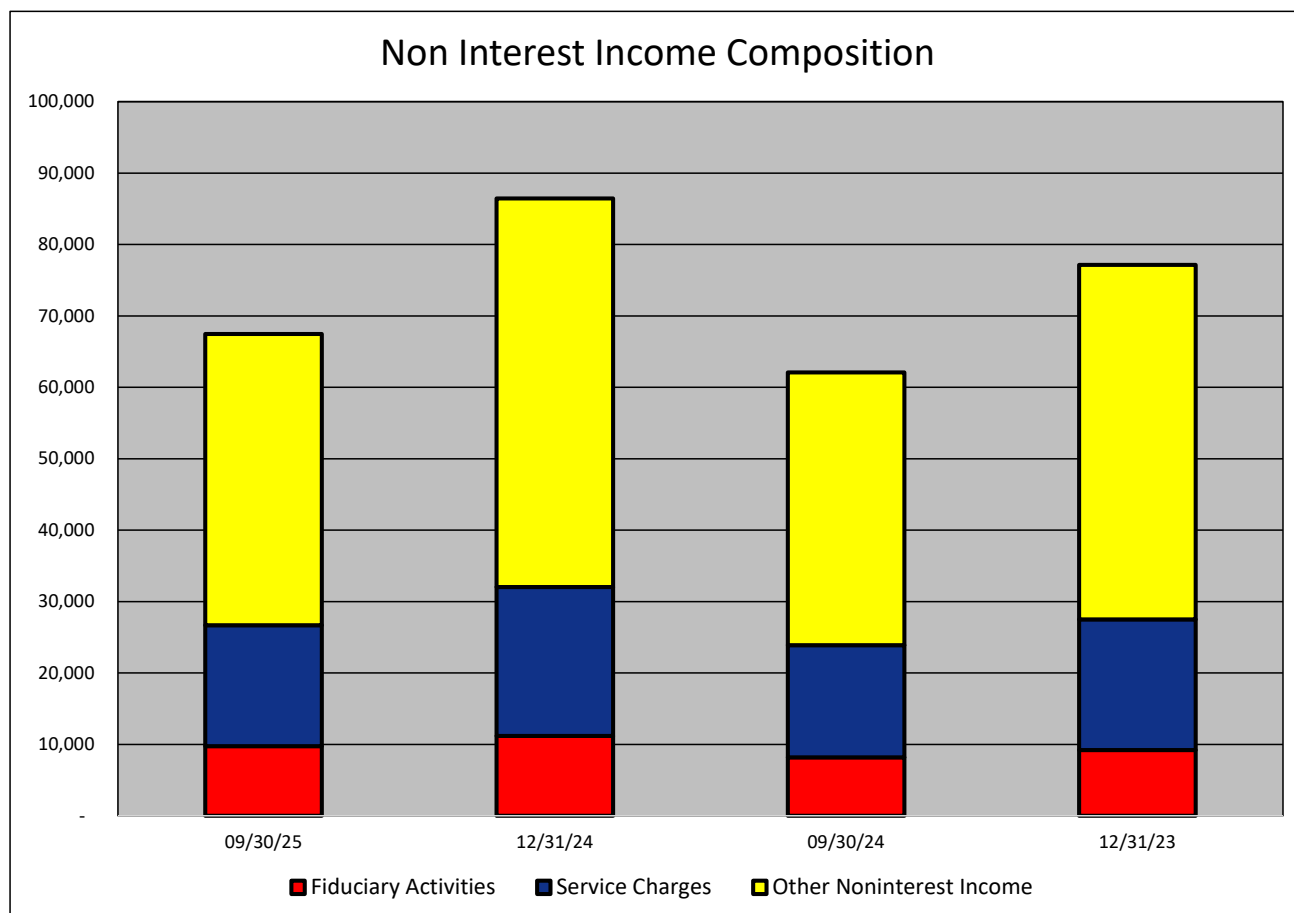


NONINTEREST INCOME COMPOSITION- Seacoast National Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST INCOME CATEGORY

Fiduciary Activities	9,760	11,189	8,189	9,210	1,571	19.18
Service Charges	16,914	20,852	15,714	18,278	1,200	7.64
Other Noninterest Income	40,779	54,401	38,165	49,657	2,614	6.85
Total Nonint. Income	67,453	86,442	62,068	77,145	5,385	8.68

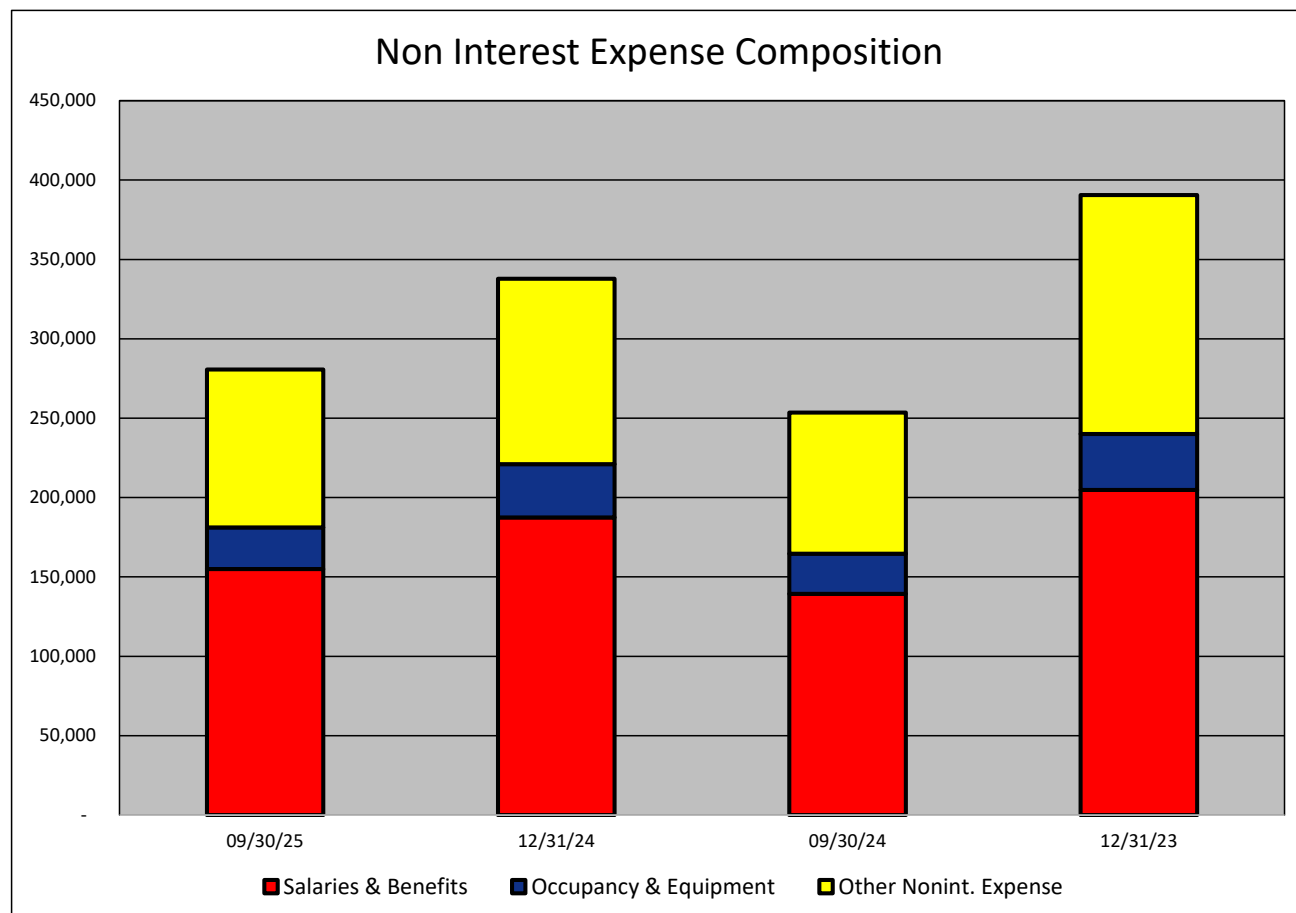


NONINTEREST EXPENSE COMPOSITION- Seacoast National Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	154,941	187,530	139,347	204,795	15,594	11.19
Occupancy & Equipment	26,219	33,430	25,211	35,212	1,008	4.00
Other Nonint. Expense	99,450	116,794	88,998	150,558	10,452	11.74
Total Nonint. Expense	280,610	337,754	253,556	390,565	27,054	10.67



PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET

Institution name	Total Assets \$'000		% Change in Assets
	This Year	Last Year	
Evermore Bank	271,217	185,471	46.23
Locality Bank	364,706	255,773	42.59
Anchor Bank	559,638	411,501	36.00
Optimumbank	1,082,700	944,548	14.63
Cypress Bank & Trust	192,877	171,821	12.25
Bank Of Belle Glade	154,640	138,681	11.51
Seacoast National Bank	16,666,792	15,159,232	9.94
Natbank, National Association	260,214	237,441	9.59
Desjardins Bank, National Association	334,318	341,248	(2.03)
Marine Bank & Trust Company	635,108	652,317	(2.64)
Community Bank Of The South	258,256	268,843	(3.94)
Paradise Bank	439,369	468,562	(6.23)

Select Peer Average	1,768,320	1,602,953	13.99
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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	215,073	116,395	84.78
Cypress Bank & Trust	140,322	90,515	55.03
Anchor Bank	401,256	303,392	32.26
Locality Bank	254,619	197,827	28.71
Natbank, National Association	211,851	191,879	10.41
Bank Of Belle Glade	66,634	61,417	8.49
Seacoast National Bank	10,975,014	10,216,320	7.43
Paradise Bank	317,508	301,809	5.20
Optimumbank	812,829	777,250	4.58
Marine Bank & Trust Company	455,832	449,056	1.51
Community Bank Of The South	72,920	71,875	1.45
Desjardins Bank, National Association	264,662	267,446	(1.04)

Select Peer Average	1,182,377	1,087,098	19.90
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

CAPITAL RATIOS

For the nine months ended September 30, 2025

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Desjardins Bank, National Association	19.35	19.42	0.00	0.00	0.00
Natbank, National Association	17.22	17.58	36.31	37.56	36.31
Evermore Bank	14.72	15.40	18.85	19.99	18.85
Locality Bank	12.84	14.91	0.00	0.00	0.00
Cypress Bank & Trust	13.74	13.64	0.00	0.00	0.00
Optimumbank	10.73	11.71	0.00	0.00	0.00
Seacoast National Bank	14.23	10.42	13.80	15.05	13.80
Community Bank Of The South	8.50	9.94	23.97	24.97	23.97
Marine Bank & Trust Company	7.64	9.89	14.52	15.78	14.52
Bank Of Belle Glade	8.21	9.35	26.05	26.84	26.05
Anchor Bank	8.12	8.74	0.00	0.00	0.00
Paradise Bank	7.26	8.73	12.30	13.24	12.30

Select Peer Average	11.88	12.48	12.15	12.79	12.15
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET RATIOS
For the nine months ended September 30, 2025

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Natbank, National Association	103.92	81.41	1.86
Desjardins Bank, National Association	102.83	79.16	6.24
Evermore Bank	94.10	79.30	3.06
Cypress Bank & Trust	88.76	72.75	13.49
Anchor Bank	87.53	71.70	10.20
Optimumbank	84.62	75.07	2.43
Seacoast National Bank	83.80	65.85	22.95
Locality Bank	81.78	69.81	3.71
Marine Bank & Trust Company	79.43	71.77	21.62
Paradise Bank	78.94	72.26	9.54
Bank Of Belle Glade	47.34	43.09	22.74
Community Bank Of The South	31.35	28.24	31.95

Select Peer Average	80.37	67.53	12.48
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

PROFITABILITY RATIOS

For the nine months ended September 30, 2025

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Paradise Bank	443,950	2.76	41.25
Optimumbank	990,150	1.74	15.81
Desjardins Bank, National Association	336,769	1.51	8.08
Bank Of Belle Glade	159,057	1.36	18.20
Anchor Bank	491,878	0.96	10.78
Seacoast National Bank	16,058,514	0.94	6.69
Community Bank Of The South	261,718	0.90	11.77
Evermore Bank	230,942	0.72	4.24
Cypress Bank & Trust	184,148	0.67	5.54
Marine Bank & Trust Company	645,903	0.62	8.96
Natbank, National Association	238,858	0.21	1.12
Locality Bank	293,917	(0.27)	(1.87)

Select Peer Average	1,694,650	1.01	10.88
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

PROFITABILITY RATIOS

For the nine months ended September 30, 2025

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Optimumbank	0.68	1.60	47.29	11.28
Bank Of Belle Glade	0.18	1.65	50.21	9.10
Paradise Bank	1.12	2.02	52.66	8.29
Anchor Bank	0.57	1.52	57.64	12.17
Community Bank Of The South	0.16	1.53	57.83	12.91
Seacoast National Bank	0.56	1.77	62.29	10.59
Desjardins Bank, National Association	0.85	2.43	62.57	9.29
Marine Bank & Trust Company	0.30	1.89	71.33	8.82
Evermore Bank	0.15	2.68	74.22	9.35
Locality Bank	0.40	3.22	86.36	9.35
Cypress Bank & Trust	6.00	2.17	88.32	3.51
Natbank, National Association	0.34	3.68	93.87	5.78

Select Peer Average	0.94	2.18	67.05	9.20
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

ASSET QUALITY RATIOS

For the nine months ended September 30, 2025

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Cypress Bank & Trust	1.13	0.00	0.00	0.00
Evermore Bank	1.10	0.00	0.00	0.00
Bank Of Belle Glade	0.68	0.00	0.00	0.00
Marine Bank & Trust Company	1.51	0.00	0.00	0.00
Community Bank Of The South	1.31	0.00	0.00	0.00
Desjardins Bank, National Association	1.05	0.01	0.01	0.05
Paradise Bank	0.96	0.11	0.08	1.04
Anchor Bank	0.75	0.25	0.18	2.04
Natbank, National Association	0.72	0.22	0.18	1.01
Optimumbank	1.23	0.37	0.33	2.84
Seacoast National Bank	1.34	0.56	0.40	3.33
Locality Bank	2.02	1.10	0.76	4.91

Select Peer Average	1.15	0.22	0.16	1.27
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the nine months ended September 30, 2025

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Anchor Bank	2.05	12.65	0.00	2.24	7.97
Bank Of Belle Glade	1.47	31.84	0.00	5.29	17.45
Marine Bank & Trust Company	1.17	1.91	0.00	0.31	21.31
Cypress Bank & Trust	1.13	6.25	0.39	13.23	0.00
Seacoast National Bank	1.04	0.95	0.03	3.59	19.27
Optimumbank	0.86	15.47	5.48	0.31	2.12
Community Bank Of The South	0.64	35.90	0.00	0.00	31.95
Natbank, National Association	0.61	14.13	0.00	0.00	1.86
Paradise Bank	0.59	8.80	0.00	0.00	9.54
Evermore Bank	0.48	16.62	0.00	0.00	3.06
Locality Bank	0.46	25.52	0.00	0.00	3.71
Desjardins Bank, National Association	0.44	13.10	0.00	6.24	0.00

Select Peer Average	0.91	15.26	0.49	2.60	9.85
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

**STATEMENT OF CONDITION (% OF ASSETS)
For the nine months ended September 30, 2025**

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Natbank, National Association	80.83	0.97	0.00	0.00
Desjardins Bank, National Association	78.34	0.56	0.00	0.00
Evermore Bank	77.81	0.66	0.00	0.00
Optimumbank	74.15	0.42	0.06	0.00
Cypress Bank & Trust	71.93	3.04	0.00	0.05
Paradise Bank	71.57	6.22	0.00	0.35
Anchor Bank	71.16	2.19	0.00	0.00
Marine Bank & Trust Company	70.55	1.47	0.00	0.00
Locality Bank	68.40	0.55	0.00	0.04
Seacoast National Bank	64.90	0.96	0.03	5.00
Bank Of Belle Glade	42.80	0.41	0.00	0.00
Community Bank Of The South	27.87	0.93	0.00	0.00

Select Peer Average	66.69	1.53	0.01	0.45
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the nine months ended September 30, 2025

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Desjardins Bank, National Association	75.05	21.21	96.26	0.00	3.74
Natbank, National Association	48.12	48.10	96.22	0.00	3.78
Bank Of Belle Glade	39.30	60.70	100.00	0.00	0.00
Optimumbank	32.80	67.20	100.00	0.00	0.00
Cypress Bank & Trust	31.84	66.39	98.23	1.77	0.00
Paradise Bank	30.70	69.30	100.00	0.00	0.00
Community Bank Of The South	30.63	69.37	100.00	0.00	0.00
Marine Bank & Trust Company	27.99	70.29	98.29	0.00	1.71
Seacoast National Bank	25.62	67.12	92.74	2.38	4.89
Anchor Bank	25.27	64.37	89.64	0.00	10.36
Locality Bank	14.59	83.83	98.42	0.00	1.58
Evermore Bank	5.79	94.21	100.00	0.00	0.00

Select Peer Average	32.31	65.17	97.48	0.35	2.17
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

YIELDS, COSTS & SPREADS - ASSET YIELDS

For the nine months ended September 30, 2025

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Paradise Bank	7.25	2.90	5.28	91.68
Desjardins Bank, National Association	5.20	3.18	4.50	97.32
Optimumbank	6.43	3.52	4.21	98.32
Natbank, National Association	5.37	3.74	4.00	98.62
Locality Bank	6.64	3.82	3.84	98.67
Evermore Bank	6.96	4.38	3.71	98.83
Seacoast National Bank	5.34	2.63	3.51	90.28
Cypress Bank & Trust	5.67	3.45	3.46	93.98
Bank Of Belle Glade	4.37	1.78	3.45	100.33
Anchor Bank	5.85	3.80	3.19	95.97
Community Bank Of The South	4.52	2.28	2.88	96.03
Marine Bank & Trust Company	4.70	2.78	2.81	96.44

Select Peer Average	5.69	3.19	3.58	96.37
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