

American National Bank

Oakland Park, FL

Established
10/15/1985

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, 2022

Institution name	Total Assets (\$'000's)
Seacoast National Bank	10,905,403
Marine Bank & Trust Company	593,366
American National Bank	558,527
Flagler Bank	501,912
Paradise Bank	425,464
Optimumbank	385,263
Desjardins Bank, National Association	354,948
Community Bank Of The South	260,073
Anchor Bank	239,824
Natbank, National Association	226,547
Bank Of Belle Glade	144,080
Cypress Bank & Trust	100,600
Locality Bank	43,775

Institution name	Return on Avg Assets (%)
Flagler Bank	1.87
Paradise Bank	1.44
Optimumbank	1.04
American National Bank	0.88
Seacoast National Bank	0.79
Marine Bank & Trust Company	0.78
Community Bank Of The South	0.52
Natbank, National Association	0.45
Anchor Bank	0.42
Desjardins Bank, National Association	0.34
Bank Of Belle Glade	0.20
Cypress Bank & Trust	(3.03)
Locality Bank	(27.47)

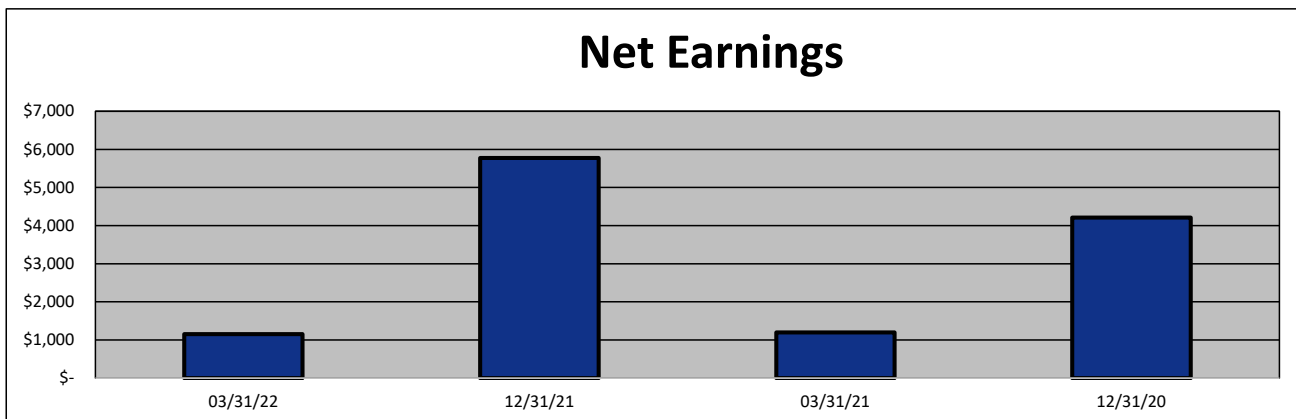
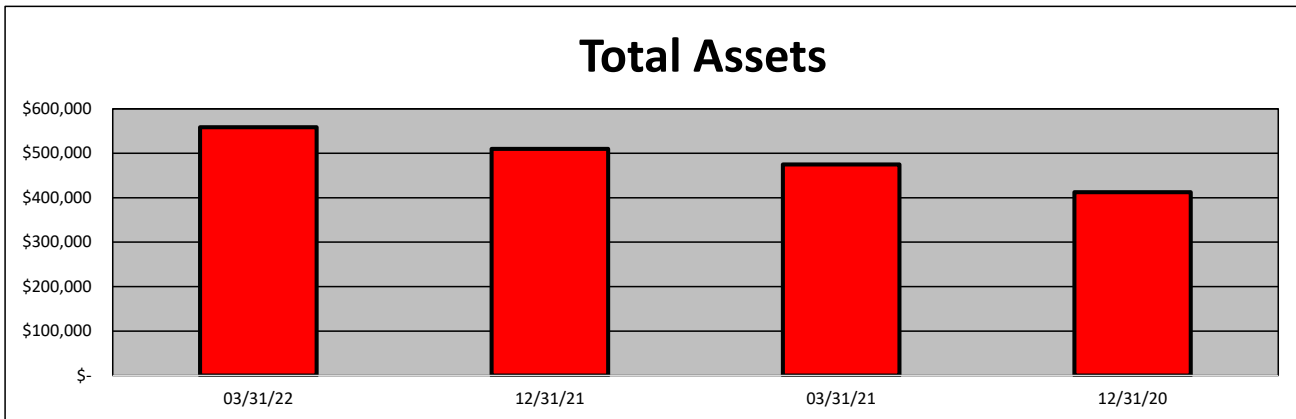
**EXECUTIVE SUMMARY - American National Bank
(Percentage)**

Period Ending	03/31/22	12/31/21	03/31/21	12/31/20	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.56	10.15	10.18	11.62	9.41	15.48
Leverage Ratio	9.89	10.46	10.85	11.75	9.61	17.73
Tier 1 Cap/Risk Based Assets	16.72	16.94	16.81	18.51	12.53	38.03
Risk Based Ratio	17.53	17.76	17.68	19.48	13.38	38.70
Common Equity Tier 1 Capital Ratio	16.72	16.94	16.81	18.51	12.50	38.03
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	52.82	60.09	70.31	77.25	68.26	64.73
Loans/Assets	47.80	53.44	62.35	67.46	55.23	48.85
Securities/Assets	11.75	14.47	8.11	11.35	16.80	13.57
PROFITABILITY:						
Return on Avg Assets	0.88	1.22	1.08	1.14	0.84	(1.67)
Return on Avg Equity	9.26	11.60	9.99	8.94	9.50	2.06
Nonint Income/Avg Assets	0.17	0.19	0.14	0.25	0.87	1.16
Net Overhead Ratio	1.28	1.39	1.55	1.65	1.77	3.79
Efficiency Ratio	55.32	50.30	53.56	54.60	68.65	458.11
Assets (per million) per Employee	18.02	15.94	15.31	13.30	9.09	8.92
ASSET QUALITY:						
Reserves/Loans	0.91	0.89	0.82	0.87	1.34	1.13
Nonperforming Loans/Total Loans	0.00	0.00	1.48	0.00	0.74	0.13
Nonperforming Assets/Total Assets	0.00	0.00	0.93	0.00	0.53	0.09
Adjusted Texas Ratio	0.00	0.00	8.66	0.00	4.05	1.00
YIELDS & COSTS:						
Yield on earning assets	3.05	3.53	3.55	4.07	3.30	2.72
Cost of funds	0.22	0.32	0.49	0.69	0.46	0.26
Net interest margin	2.91	3.33	3.26	3.64	2.64	3.14
Avg Earning Assets/Avg Assets	84.26	88.83	92.31	88.79	90.01	91.35

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

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	558,527	510,009	474,542	412,331	83,985	17.70
Cash and Equivalents	211,071	151,064	127,684	74,454	83,387	65.31
Securities	65,639	73,809	38,475	46,782	27,164	70.60
Loans, net	266,992	272,562	295,855	278,169	(28,863)	(9.76)
Deposit Accounts	505,505	453,570	420,812	360,106	84,693	20.13
Fed Funds & Repos	233	168	108	150	125	115.74
Total Equity	47,837	51,749	48,301	47,917	(464)	(0.96)

Period Ending	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	1,153	5,778	1,201	4,210	(48)	(4.00)
Interest Income	3,362	14,841	3,632	13,387	(270)	(7.43)
Interest Expense	162	851	298	1,433	(136)	(45.64)
Net Interest Income	3,200	13,990	3,334	11,954	(134)	(4.02)
Prov for Loan Loss	-	10	10	210	(10)	(100.00)
Noninterest income	223	895	155	942	68	43.87
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	1,894	7,488	1,869	7,044	25	1.34
Net Operating Income	1,529	7,387	1,610	5,642	(81)	(5.03)
Income Taxes	376	1,609	409	1,432	(33)	(8.07)

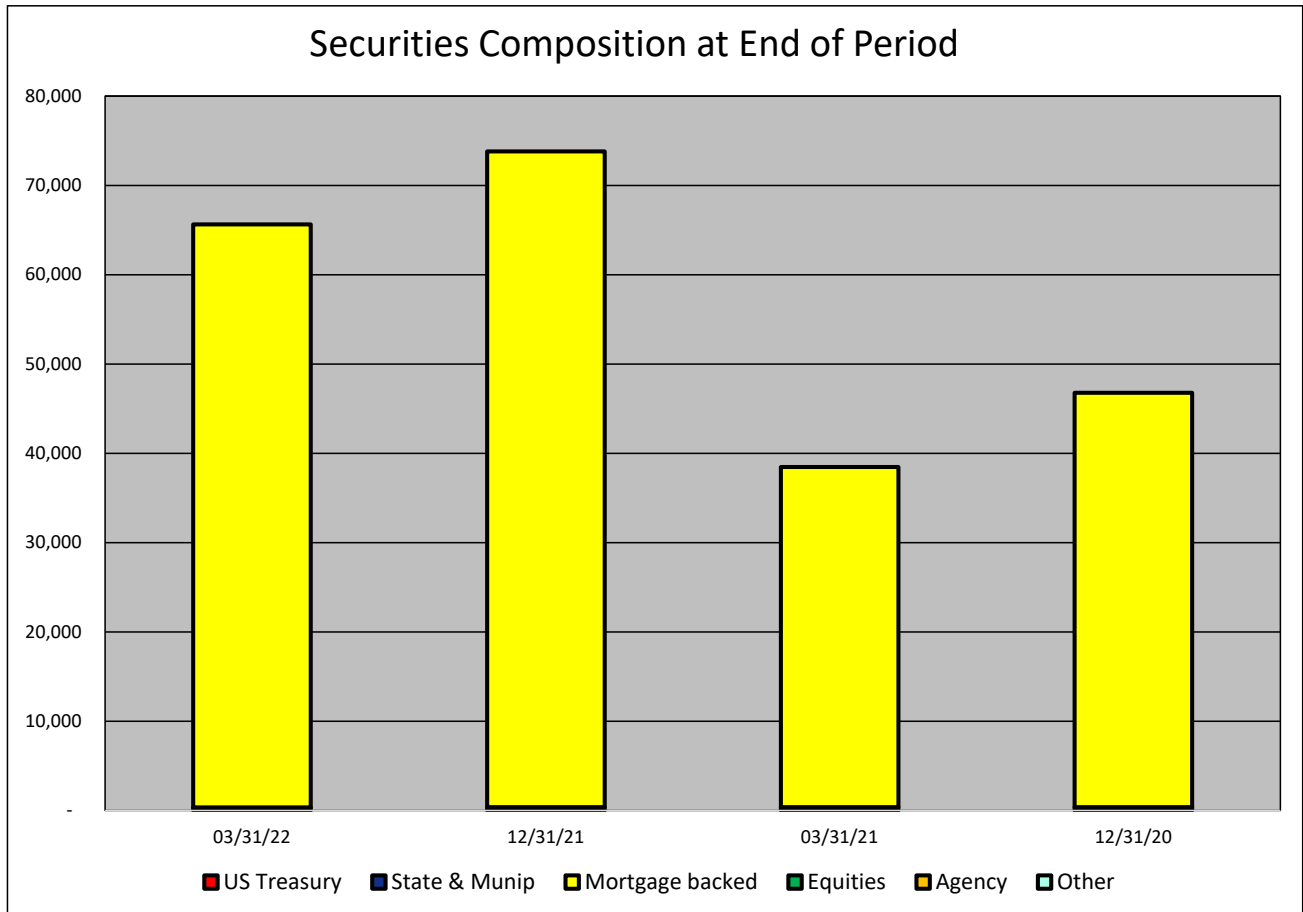


SECURITIES COMPOSITION - American National Bank
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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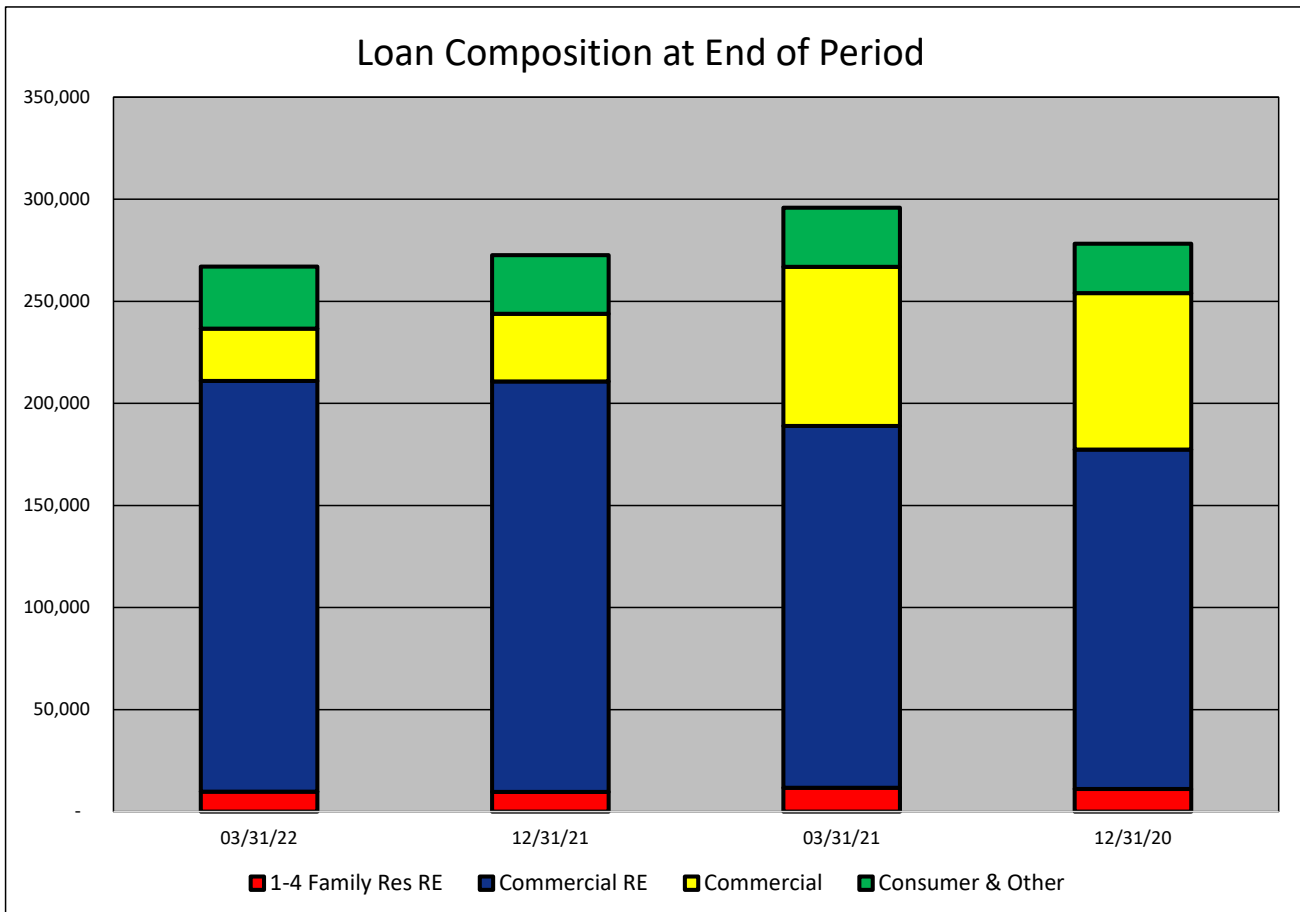
SECURITIES CATEGORY:

US Treasury	-	-	-	-	-	NA
State & Munip	354	367	378	381	(24)	(6.35)
Mortgage backed	65,285	73,442	38,097	46,401	27,188	71.37
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
Total Securities	65,639	73,809	38,475	46,782	27,164	70.60



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

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	9,776	9,675	11,671	11,047	(1,895)	(16.24)
Commercial RE	201,260	201,040	177,262	166,359	23,998	13.54
Commercial	25,581	33,186	77,908	76,636	(52,327)	(67.17)
Consumer & Other	30,375	28,661	29,014	24,127	1,361	4.69
Loans, Net	266,992	272,562	295,855	278,169	(28,863)	(9.76)



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

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN LOSS RESERVE ACTIVITY:

Beginning Balance	2,428	2,423	2,423	2,212	5	0.21
Total Recoveries	1	-	-	1	1	NA
Total Charge-offs	-	5	5	-	(5)	(100.00)
Provision Expense	-	10	10	210	(10)	(100.00)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	2,429	2,428	2,428	2,423	1	0.04

NON-PERFORMING ASSETS:

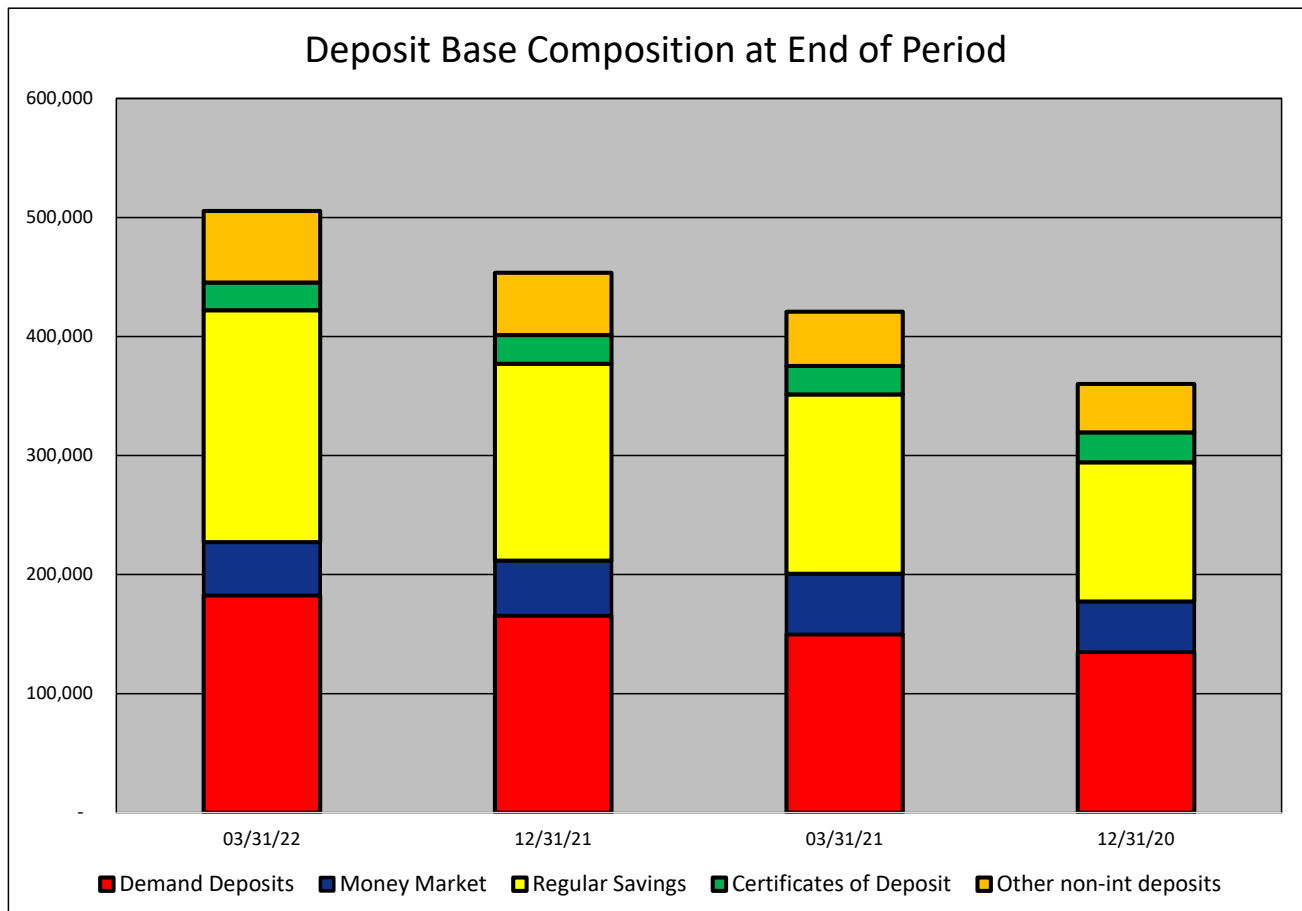
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	4,391	-	(4,391)	(100.00)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	4,391	-	(4,391)	(100.00)

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

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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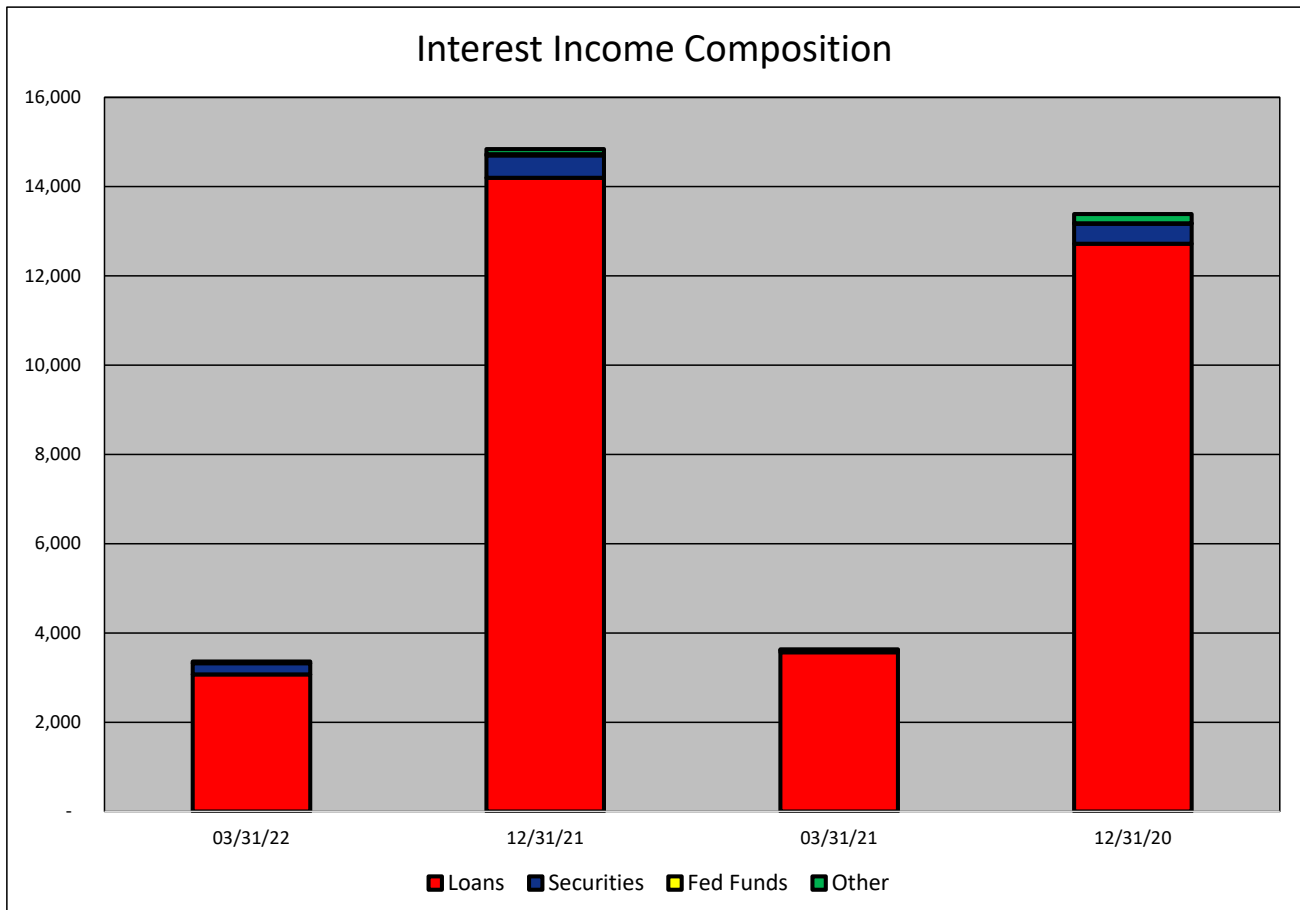
DEPOSIT BASE CATEGORY:

Demand Deposits	182,586	165,608	149,831	134,854	32,755	21.86
Money Market	44,654	46,036	50,883	42,537	(6,229)	(12.24)
Regular Savings	194,745	165,459	150,706	116,963	44,039	29.22
Certificates of Deposit	23,334	24,070	23,868	25,025	(534)	(2.24)
Other non-int deposits	60,186	52,397	45,524	40,727	14,662	32.21
Total Deposits	505,505	453,570	420,812	360,106	84,693	20.13



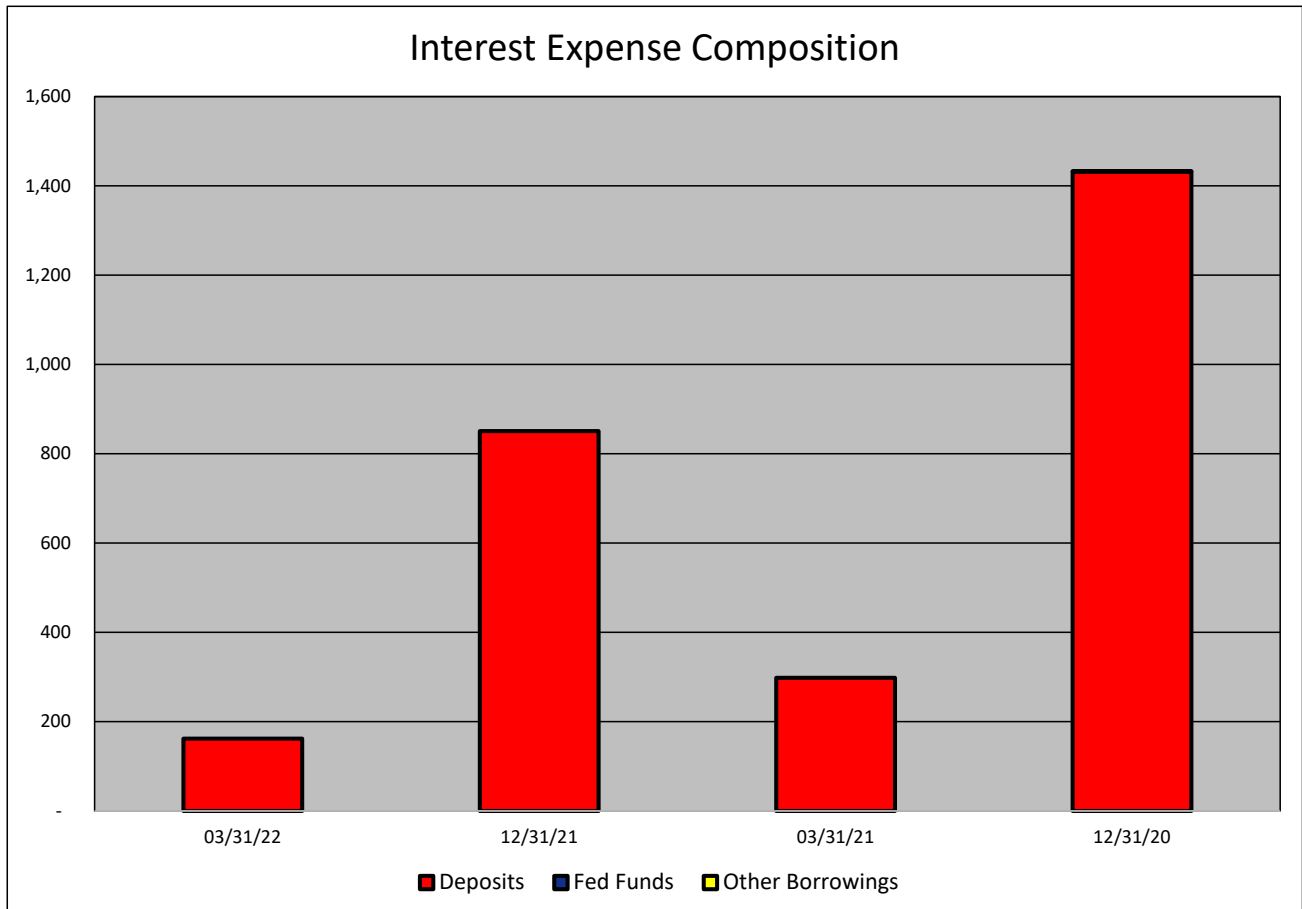
INTEREST INCOME COMPOSITION- American National Bank
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	3,072	14,197	3,566	12,720	(494)	(13.85)
Securities	248	503	42	456	206	490.48
Fed Funds	-	25	8	1	(8)	(100.00)
Other	42	116	16	210	26	162.50
Total Int Income	3,362	14,841	3,632	13,387	(270)	(7.43)



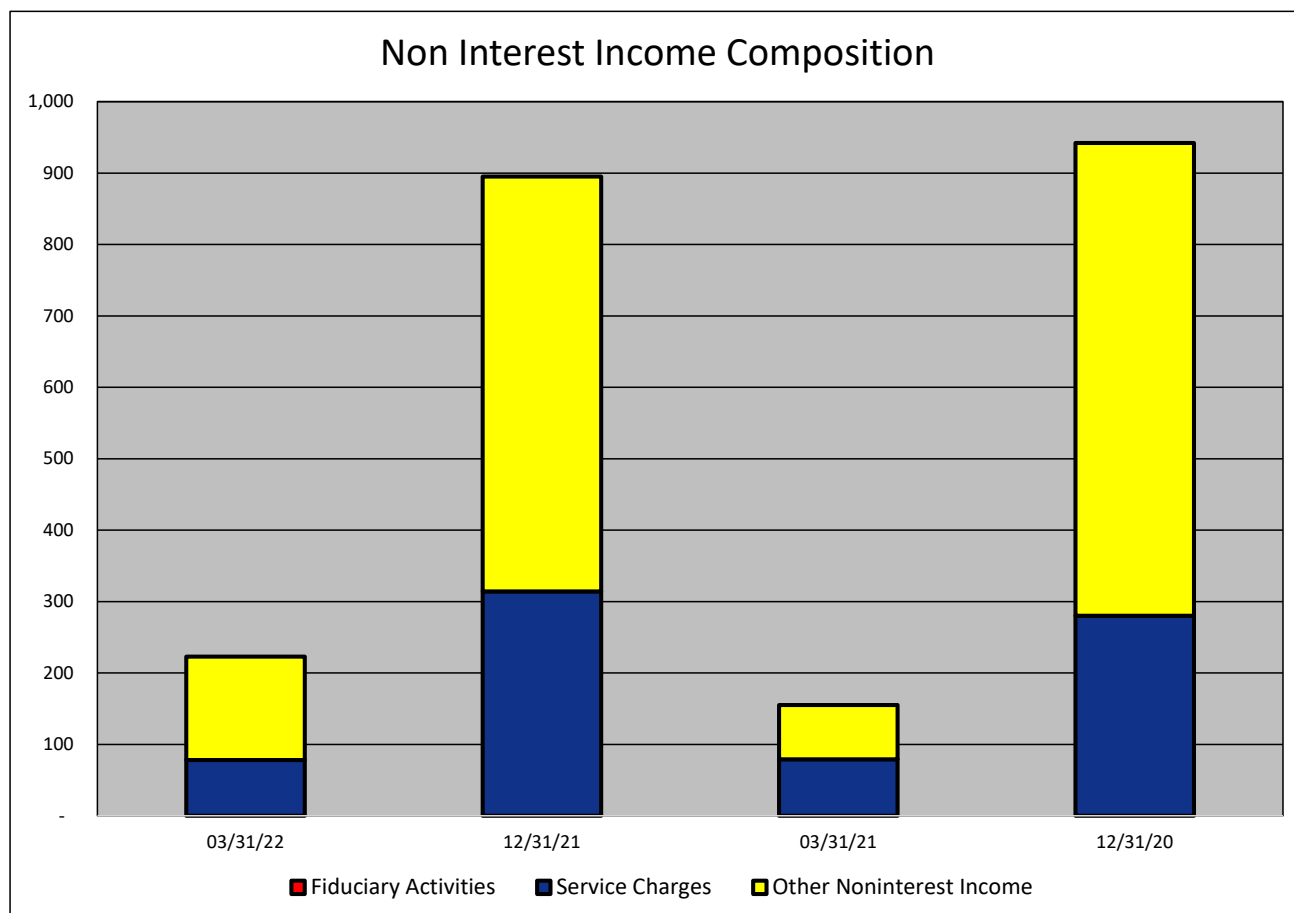
INTEREST EXPENSE COMPOSITION- American National Bank
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	162	851	298	1,432	(136)	(45.64)
Fed Funds	-	-	-	1	-	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	162	851	298	1,433	(136)	(45.64)



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

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	78	314	79	280	(1)	(1.27)
Other Noninterest Income	145	581	76	662	69	90.79
Total Nonint. Income	223	895	155	942	68	43.87

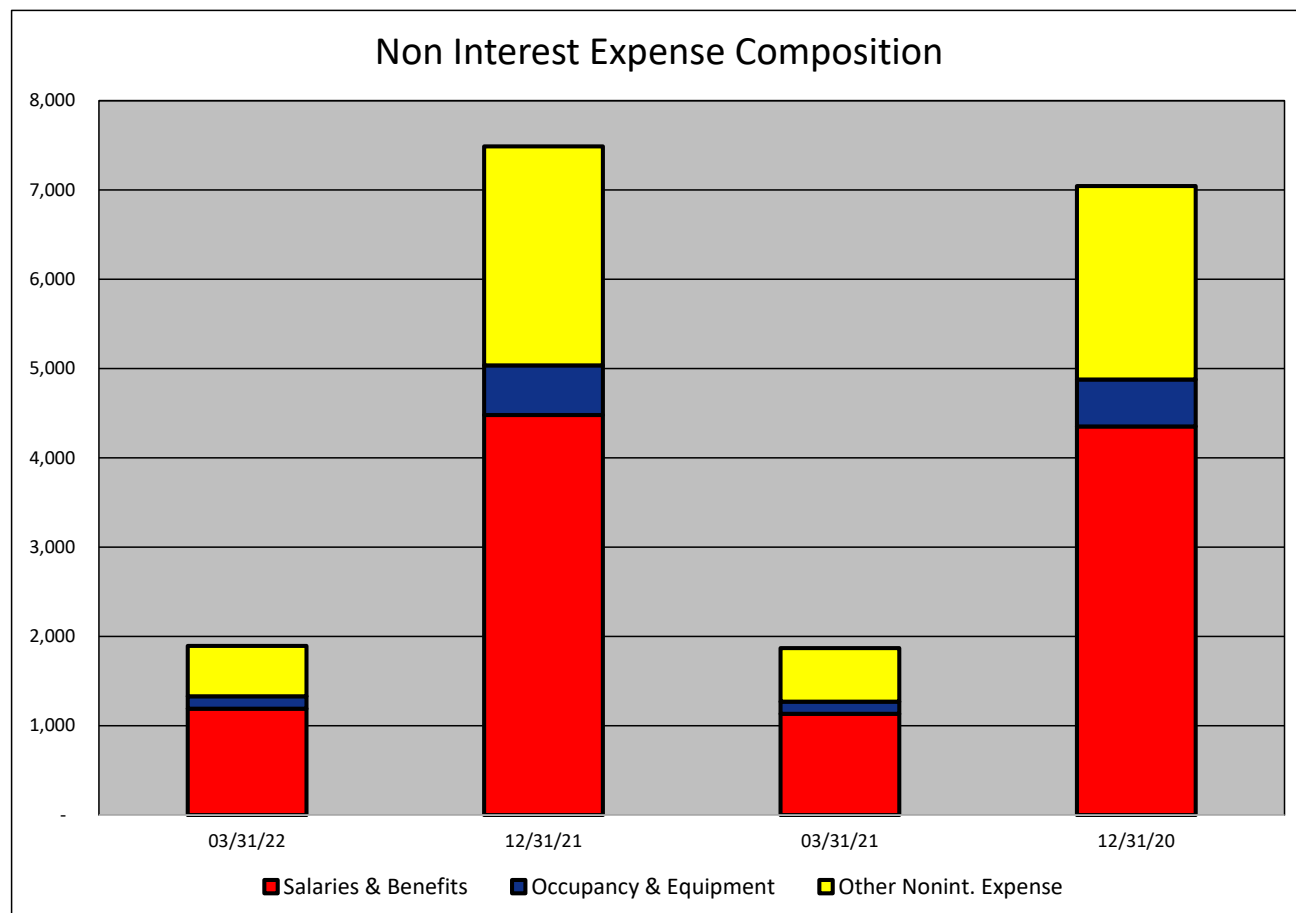


NONINTEREST EXPENSE COMPOSITION- American National Bank
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	1,192	4,480	1,133	4,351	59	5.21
Occupancy & Equipment	139	557	137	526	2	1.46
Other Nonint. Expense	563	2,451	599	2,167	(36)	(6.01)
Total Nonint. Expense	1,894	7,488	1,869	7,044	25	1.34



PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Locality Bank	43,775	-	NA
Cypress Bank & Trust	100,600	-	NA
Optimumbank	385,263	252,376	52.65
Anchor Bank	239,824	169,584	41.42
Desjardins Bank, National Association	354,948	252,882	40.36
Marine Bank & Trust Company	593,366	471,702	25.79
Seacoast National Bank	10,905,403	8,812,580	23.75
Natbank, National Association	226,547	183,890	23.20
American National Bank	558,527	474,542	17.70
Paradise Bank	425,464	375,100	13.43
Community Bank Of The South	260,073	231,443	12.37
Flagler Bank	501,912	458,967	9.36
Bank Of Belle Glade	144,080	134,107	7.44

Select Peer Average	1,133,829	909,013	24.31
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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	
Locality Bank	8,278	-	NA
Cypress Bank & Trust	24,061	-	NA
Optimumbank	277,094	170,200	62.80
Anchor Bank	169,169	131,074	29.06
Desjardins Bank, National Association	204,158	179,316	13.85
Seacoast National Bank	6,471,832	5,722,416	13.10
Marine Bank & Trust Company	342,643	330,594	3.64
Natbank, National Association	143,457	149,049	(3.75)
Paradise Bank	245,092	261,611	(6.31)
Community Bank Of The South	68,631	75,342	(8.91)
American National Bank	266,992	295,855	(9.76)
Flagler Bank	288,095	328,357	(12.26)
Bank Of Belle Glade	32,610	42,264	(22.84)

Select Peer Average	657,086	591,237	5.33
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

CAPITAL RATIOS
For the three months ended March 31, 2022

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Locality Bank	83.01	103.04	341.68	342.48	341.68
Cypress Bank & Trust	16.79	18.90	0.00	0.00	0.00
Natbank, National Association	14.35	14.75	30.86	31.74	30.86
Optimumbank	12.17	12.53	0.00	0.00	0.00
Seacoast National Bank	12.11	10.65	15.27	16.18	15.27
Desjardins Bank, National Association	9.44	10.09	0.00	0.00	0.00
American National Bank	8.56	9.89	16.72	17.53	16.72
Anchor Bank	9.26	9.66	0.00	0.00	0.00
Flagler Bank	8.67	9.55	14.14	15.29	14.14
Paradise Bank	7.58	8.90	12.84	13.77	12.84
Marine Bank & Trust Company	6.17	7.82	12.45	13.70	12.45
Community Bank Of The South	7.08	7.70	24.46	25.48	24.46
Bank Of Belle Glade	6.03	7.06	25.99	26.98	25.99

Select Peer Average	15.48	17.73	38.03	38.70	38.03
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET RATIOS
For the three months ended March 31, 2022

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Locality Bank	128.22	18.91	0.00
Optimumbank	87.03	71.92	8.24
Anchor Bank	86.69	70.54	6.59
Natbank, National Association	77.40	63.32	1.35
Seacoast National Bank	70.01	59.35	22.58
Flagler Bank	68.76	57.40	19.18
Desjardins Bank, National Association	64.11	57.52	8.23
Paradise Bank	62.94	57.61	14.18
Marine Bank & Trust Company	61.77	57.75	27.12
American National Bank	52.82	47.80	11.75
Cypress Bank & Trust	28.96	23.92	4.04
Community Bank Of The South	28.68	26.39	22.51
Bank Of Belle Glade	24.12	22.63	30.62

Select Peer Average	64.73	48.85	13.57
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

PROFITABILITY RATIOS

For the three months ended March 31, 2022

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Flagler Bank	496,282	1.87	20.70
Paradise Bank	403,337	1.44	17.51
Optimumbank	388,615	1.04	9.67
American National Bank	522,447	0.88	9.26
Seacoast National Bank	10,660,450	0.79	6.45
Marine Bank & Trust Company	560,378	0.78	11.12
Community Bank Of The South	253,888	0.52	6.72
Natbank, National Association	221,796	0.45	3.04
Anchor Bank	238,806	0.42	4.52
Desjardins Bank, National Association	332,266	0.34	3.38
Bank Of Belle Glade	150,065	0.20	3.20
Cypress Bank & Trust	85,889	(3.03)	(15.46)
Locality Bank	35,267	(27.47)	(53.32)

Select Peer Average	1,103,807	(1.67)	2.06
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

PROFITABILITY RATIOS

For the three months ended March 31, 2022

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Flagler Bank	0.26	1.04	39.94	12.55
Optimumbank	0.67	1.53	55.11	9.17
American National Bank	0.17	1.28	55.32	18.02
Seacoast National Bank	0.61	1.61	63.47	10.23
Marine Bank & Trust Company	0.48	1.80	66.55	7.61
Paradise Bank	0.81	2.12	66.93	8.86
Community Bank Of The South	0.14	1.29	68.35	11.82
Natbank, National Association	0.83	1.99	80.11	8.09
Bank Of Belle Glade	0.25	1.14	83.79	10.29
Anchor Bank	0.81	2.36	84.33	6.31
Desjardins Bank, National Association	0.95	2.02	86.71	7.39
Cypress Bank & Trust	9.16	4.00	132.44	1.93
Locality Bank	0.00	27.04	5072.34	3.65

Select Peer Average	1.16	3.79	458.11	8.92
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

ASSET QUALITY RATIOS

For the three months ended March 31, 2022

Institution name	Reserves/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
American National Bank	0.91	0.00	0.00	0.00
Community Bank Of The South	1.19	0.00	0.00	0.00
Locality Bank	1.03	0.00	0.00	0.00
Bank Of Belle Glade	1.23	0.00	0.00	0.00
Cypress Bank & Trust	1.50	0.00	0.00	0.00
Optimumbank	1.23	0.00	0.00	0.00
Paradise Bank	1.06	0.00	0.00	0.00
Desjardins Bank, National Association	1.18	0.02	0.01	0.09
Flagler Bank	1.34	0.03	0.01	0.15
Natbank, National Association	0.65	0.18	0.12	0.78
Marine Bank & Trust Company	1.37	0.44	0.25	3.66
Seacoast National Bank	1.39	0.41	0.35	3.44
Anchor Bank	0.56	0.66	0.47	4.83

Select Peer Average	1.13	0.13	0.09	1.00
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2022

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
American National Bank	11.96	25.83	0.00	0.00	11.75
Bank Of Belle Glade	5.35	40.58	0.00	9.33	21.29
Optimumbank	3.81	0.82	14.10	0.21	8.03
Flagler Bank	3.48	8.22	8.96	0.00	19.18
Anchor Bank	3.22	13.06	0.00	0.18	6.41
Seacoast National Bank	3.22	8.05	0.00	6.85	15.65
Cypress Bank & Trust	1.45	65.24	0.00	0.00	3.54
Locality Bank	1.11	75.61	0.00	0.00	0.00
Marine Bank & Trust Company	0.98	11.45	0.00	0.34	26.79
Natbank, National Association	0.93	32.77	0.08	0.00	1.35
Paradise Bank	0.77	22.17	0.00	0.00	14.18
Community Bank Of The South	0.64	47.70	0.00	0.00	22.51
Desjardins Bank, National Association	0.52	32.99	0.00	8.23	0.00

Select Peer Average	2.88	29.58	1.78	1.93	11.59
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2022

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Optimumbank	71.04	0.58	0.00	0.00
Anchor Bank	70.14	4.47	0.00	0.00
Natbank, National Association	62.91	0.97	0.00	0.00
Seacoast National Bank	58.33	1.06	0.11	2.86
Paradise Bank	57.00	2.92	0.00	0.53
Marine Bank & Trust Company	56.96	1.12	0.00	0.00
Desjardins Bank, National Association	56.84	0.28	0.00	0.00
Flagler Bank	56.63	1.00	0.00	0.00
American National Bank	47.37	0.08	0.00	0.00
Community Bank Of The South	26.08	0.97	0.00	0.00
Cypress Bank & Trust	23.56	3.31	0.00	0.24
Bank Of Belle Glade	22.36	0.33	0.00	0.00
Locality Bank	18.72	2.83	0.00	0.00

Select Peer Average	48.30	1.53	0.01	0.28
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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, 2022

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Desjardins Bank, National Association	88.25	11.75	100.00	0.00	0.00
Locality Bank	79.60	20.40	100.00	0.00	0.00
Natbank, National Association	73.51	22.84	96.34	0.00	3.66
Bank Of Belle Glade	50.61	49.39	100.00	0.00	0.00
Paradise Bank	47.09	52.91	100.00	0.00	0.00
Optimumbank	41.82	52.83	94.65	0.00	5.35
Marine Bank & Trust Company	37.28	62.72	100.00	0.00	0.00
Seacoast National Bank	37.20	60.39	97.59	2.41	0.00
American National Bank	36.10	63.85	99.95	0.05	0.00
Cypress Bank & Trust	34.96	65.04	100.00	0.00	0.00
Anchor Bank	33.81	56.29	90.10	0.00	9.90
Community Bank Of The South	30.28	69.72	100.00	0.00	0.00
Flagler Bank	24.81	66.67	91.48	0.00	8.52

Select Peer Average	47.33	50.37	97.70	0.19	2.11
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the three months ended March 31, 2022

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Paradise Bank	3.86	0.14	3.79	94.07
Optimumbank	3.74	0.44	3.49	95.27
Natbank, National Association	3.49	0.64	3.32	80.89
Anchor Bank	3.47	0.30	3.27	90.36
Seacoast National Bank	3.26	0.06	3.21	89.93
Flagler Bank	3.61	0.67	3.13	95.27
Marine Bank & Trust Company	3.13	0.08	3.08	93.89
American National Bank	3.05	0.22	2.91	84.26
Desjardins Bank, National Association	2.55	0.31	2.52	98.36
Community Bank Of The South	2.04	0.06	2.00	96.81
Bank Of Belle Glade	1.65	0.28	1.51	93.08
Cypress Bank & Trust	0.91	0.12	0.84	92.09
Locality Bank	0.64	0.00	0.64	83.31

Select Peer Average	2.72	0.26	3.14	91.35
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