

Anchor Bank

Palm Beach Gardens, FL

Established
3/22/2005

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, 2022

| Institution name | Total Assets (\$'000's) |
|---------------------------------------|----------------------------|
| Seacoast National Bank | 10,811,872 |
| Marine Bank & Trust Company | 591,080 |
| American National Bank | 547,524 |
| Flagler Bank | 480,820 |
| Optimumbank | 464,649 |
| Paradise Bank | 416,402 |
| Desjardins Bank, National Association | 390,217 |
| Community Bank Of The South | 259,466 |
| Anchor Bank | 234,674 |
| Natbank, National Association | 220,130 |
| Bank Of Belle Glade | 154,334 |
| Cypress Bank & Trust | 112,436 |
| Locality Bank | 72,487 |

| Institution name | Return on Avg Assets (%) |
|---------------------------------------|-----------------------------|
| Flagler Bank | 1.94 |
| Paradise Bank | 1.62 |
| Optimumbank | 1.07 |
| Seacoast National Bank | 1.00 |
| American National Bank | 0.97 |
| Marine Bank & Trust Company | 0.88 |
| Community Bank Of The South | 0.73 |
| Desjardins Bank, National Association | 0.55 |
| Anchor Bank | 0.43 |
| Natbank, National Association | 0.38 |
| Bank Of Belle Glade | 0.31 |
| Cypress Bank & Trust | (2.58) |
| Locality Bank | (15.89) |

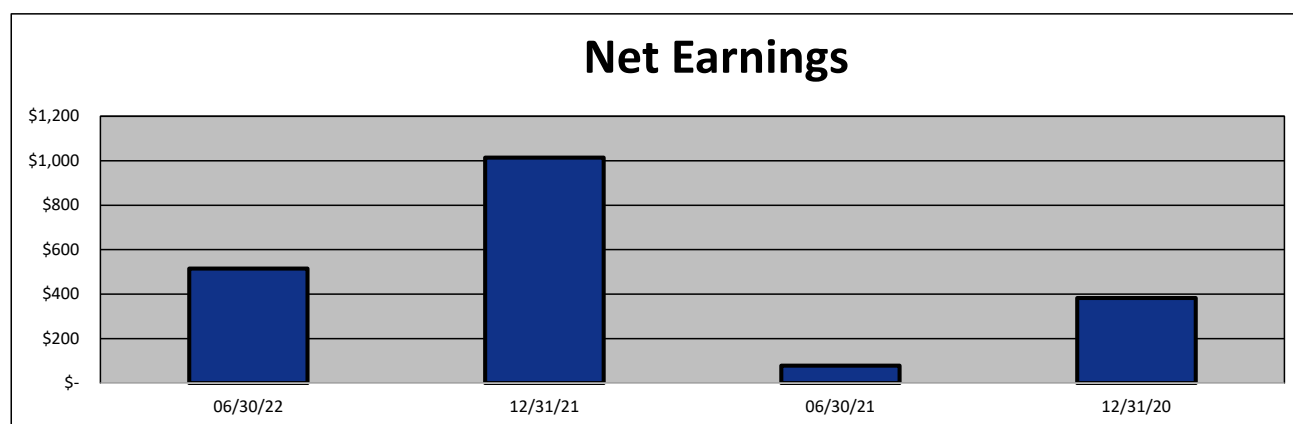
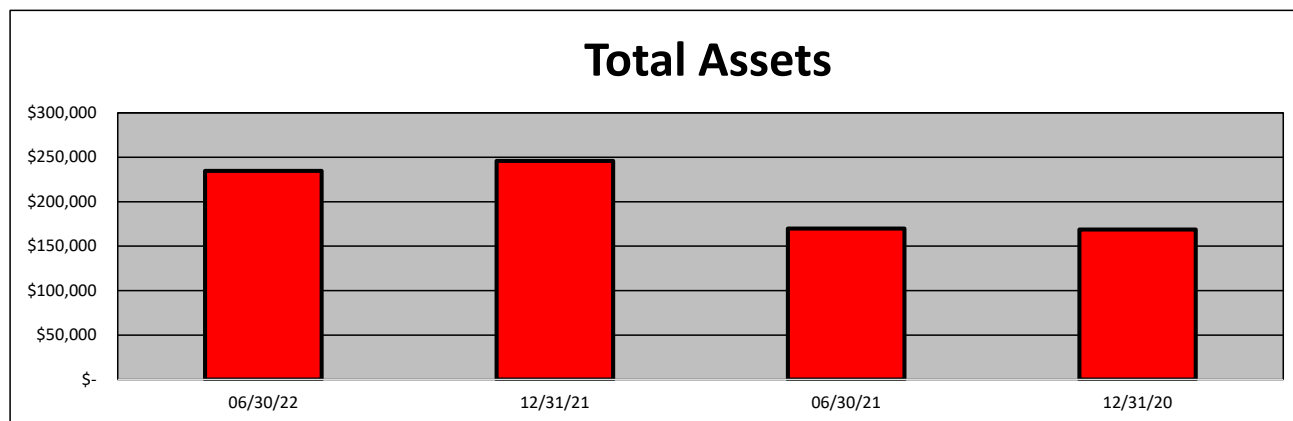
EXECUTIVE SUMMARY - Anchor Bank
(Percentage)

| Period Ending | 06/30/22 | 12/31/21 | 06/30/21 | 12/31/20 | State Avg. | Peer Avg. |
|------------------------------------|----------|----------|----------|----------|------------|-----------|
| CAPITAL RATIOS | | | | | | |
| Equity/Assets | 9.54 | 8.89 | 8.36 | 8.47 | 10.08 | 12.19 |
| Leverage Ratio | 9.85 | 9.85 | 8.68 | 9.34 | 10.09 | 14.70 |
| Tier 1 Cap/Risk Based Assets | 0.00 | 0.00 | 0.00 | 0.00 | 16.44 | 18.53 |
| Risk Based Ratio | 0.00 | 0.00 | 0.00 | 0.00 | 17.29 | 19.22 |
| Common Equity Tier 1 Capital Ratio | NA | 0.00 | 0.00 | 0.00 | 16.42 | 18.53 |
| BALANCE SHEET RATIOS: | | | | | | |
| Loan/Deposit Ratio | 96.85 | 80.36 | 98.74 | 102.14 | 64.07 | 66.93 |
| Loans/Assets | 77.93 | 63.60 | 76.51 | 75.69 | 52.71 | 54.47 |
| Securities/Assets | 6.60 | 6.99 | 10.02 | 4.56 | 17.27 | 14.33 |
| PROFITABILITY: | | | | | | |
| Return on Avg Assets | 0.43 | 0.54 | 0.09 | 0.24 | 0.67 | (0.66) |
| Return on Avg Equity | 4.65 | 5.94 | 1.11 | 2.71 | 9.14 | 5.42 |
| Nonint Income/Avg Assets | 0.59 | 1.06 | 0.14 | 0.23 | 0.86 | 1.06 |
| Net Overhead Ratio | 2.57 | 3.05 | 3.34 | 3.26 | 1.91 | 2.94 |
| Efficiency Ratio | 82.74 | 90.51 | 96.73 | 93.74 | 225.75 | 131.52 |
| Assets (per million) per Employee | 5.87 | 7.02 | 6.29 | 6.25 | 9.27 | 9.09 |
| ASSET QUALITY: | | | | | | |
| Reserves/Loans | 0.55 | 0.62 | 0.75 | 0.76 | 1.36 | 1.11 |
| Nonperforming Loans/Total Loans | 0.59 | 0.73 | 0.10 | 0.06 | 0.69 | 0.13 |
| Nonperforming Assets/Total Assets | 0.46 | 0.48 | 0.07 | 0.05 | 0.47 | 0.09 |
| Adjusted Texas Ratio | 4.59 | 5.14 | 0.83 | 0.51 | 3.38 | 1.00 |
| YIELDS & COSTS: | | | | | | |
| Yield on earning assets | 3.77 | 4.21 | 4.19 | 4.55 | 3.18 | 3.00 |
| Cost of funds | 0.32 | 0.51 | 0.56 | 1.02 | 0.42 | 0.32 |
| Net interest margin | 3.56 | 3.86 | 3.80 | 3.76 | 2.61 | 3.16 |
| Avg Earning Assets/Avg Assets | 90.82 | 90.19 | 91.19 | 92.77 | 90.17 | 92.58 |

SELECTED FINANCIAL DATA - Anchor Bank
(Dollars in Thousands)

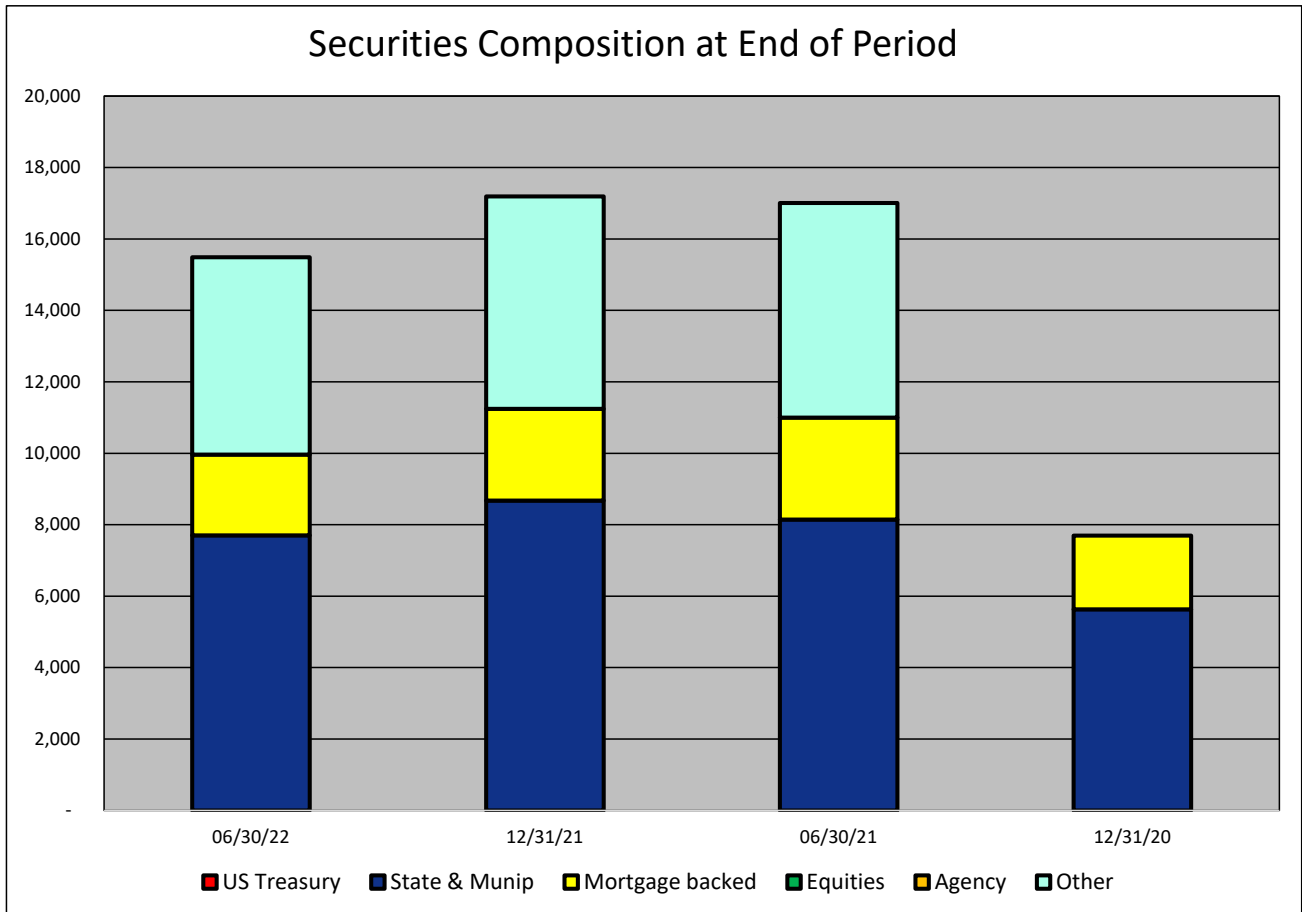
| As of: | 06/30/22 | 12/31/21 | 06/30/21 | 12/31/20 | \$ Change 12 MTHS | % Change 12 MTHS |
|----------------------|-----------------|-----------------|-----------------|-----------------|------------------------------|-----------------------------|
| Total Assets | 234,674 | 245,784 | 169,818 | 168,679 | 64,856 | 38.19 |
| Cash and Equivalents | 20,646 | 56,694 | 15,031 | 25,850 | 5,615 | 37.36 |
| Securities | 15,491 | 17,188 | 17,010 | 7,693 | (1,519) | (8.93) |
| Loans, net | 182,881 | 156,327 | 129,933 | 127,675 | 52,948 | 40.75 |
| Deposit Accounts | 188,832 | 194,538 | 131,596 | 125,003 | 57,236 | 43.49 |
| Fed Funds & Repos | - | - | - | - | - | NA |
| Total Equity | 22,385 | 21,861 | 14,203 | 14,290 | 8,182 | 57.61 |

| Period Ending | 06/30/22 | 12/31/21 | 06/30/21 | 12/31/20 | \$ Change 12 MTHS | % Change 12 MTHS |
|----------------------------|-----------------|-----------------|-----------------|-----------------|------------------------------|-----------------------------|
| Net Earnings | 515 | 1,014 | 78 | 383 | 437 | 560.26 |
| Interest Income | 4,063 | 7,095 | 3,215 | 6,662 | 848 | 26.38 |
| Interest Expense | 225 | 597 | 300 | 1,152 | (75) | (25.00) |
| Net Interest Income | 3,838 | 6,498 | 2,915 | 5,510 | 923 | 31.66 |
| Prov for Loan Loss | 110 | - | - | 100 | 110 | NA |
| Noninterest income | 705 | 1,984 | 117 | 365 | 588 | 502.56 |
| Gain on Sale of Securities | - | 18 | - | 209 | - | NA |
| Noninterest Expense | 3,759 | 7,677 | 2,933 | 5,508 | 826 | 28.16 |
| Net Operating Income | 674 | 805 | 99 | 267 | 575 | 580.81 |
| Income Taxes | 159 | (191) | 21 | 93 | 138 | 657.14 |



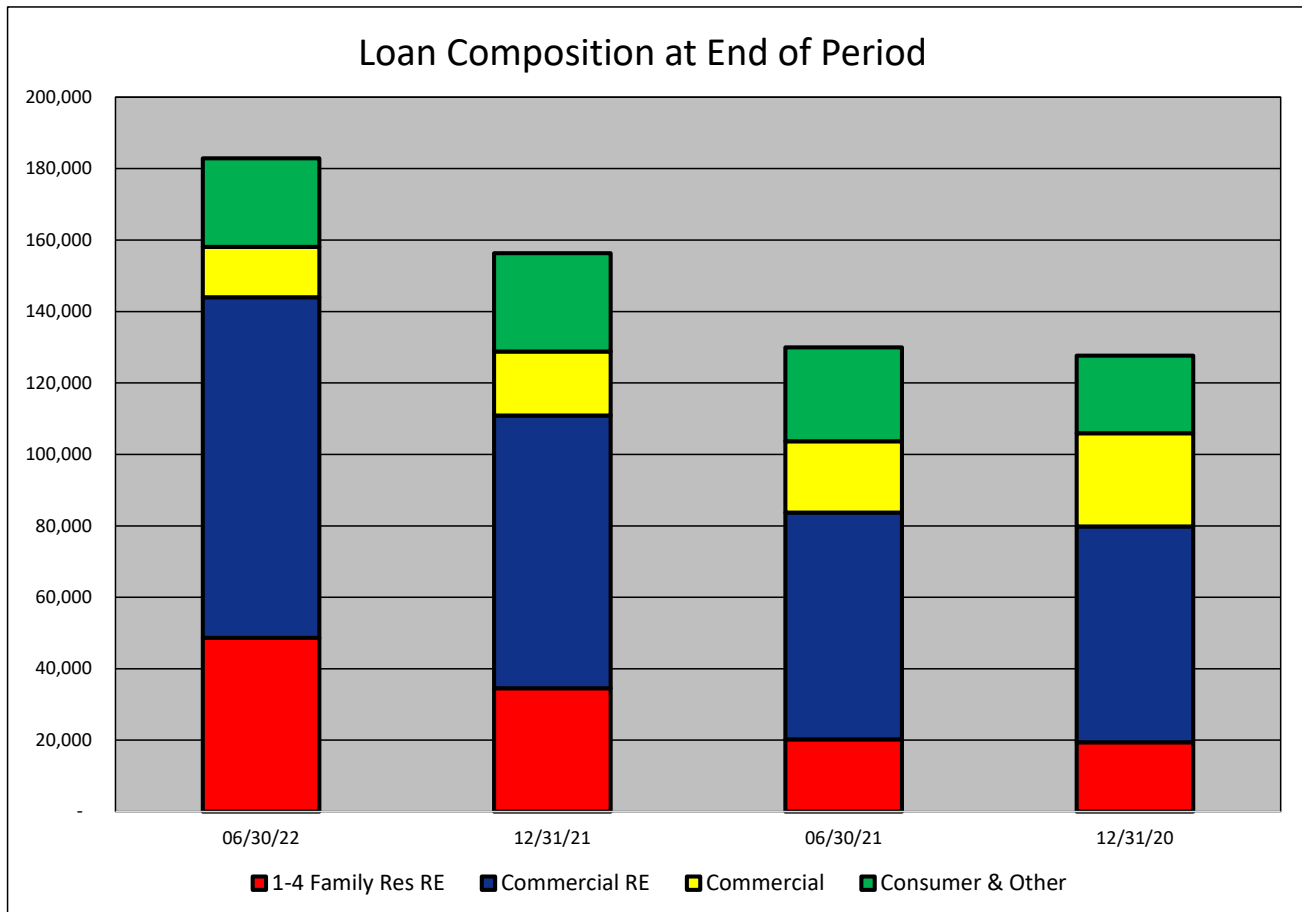
SECURITIES COMPOSITION - Anchor Bank
(Dollars in Thousands)

| As of: | 06/30/22 | 12/31/21 | 06/30/21 | 12/31/20 | \$ Change 12 MTHS | % Change 12 MTHS |
|-----------------------------|---------------|---------------|---------------|--------------|----------------------|---------------------|
| SECURITIES CATEGORY: | | | | | | |
| US Treasury | - | - | - | - | - | NA |
| State & Munip | 7,704 | 8,675 | 8,147 | 5,628 | (443) | (5.44) |
| Mortgage backed | 2,258 | 2,571 | 2,851 | 2,065 | (593) | (20.80) |
| Equities | - | - | - | - | - | NA |
| Agency | - | - | - | - | - | NA |
| Other | 5,529 | 5,942 | 6,012 | - | (483) | (8.03) |
| Total Securities | 15,491 | 17,188 | 17,010 | 7,693 | (1,519) | (8.93) |



LOAN PORTFOLIO COMPOSITION - Anchor Bank
(Dollars in Thousands)

| As of: | 06/30/22 | 12/31/21 | 06/30/21 | 12/31/20 | \$ Change 12 MTHS | % Change 12 MTHS |
|-----------------------|----------------|----------------|----------------|----------------|----------------------|---------------------|
| LOAN CATEGORY: | | | | | | |
| 1-4 Family Res RE | 48,667 | 34,507 | 20,248 | 19,439 | 28,419 | 140.35 |
| Commercial RE | 95,359 | 76,366 | 63,490 | 60,407 | 31,869 | 50.20 |
| Commercial | 14,081 | 17,952 | 19,910 | 26,044 | (5,829) | (29.28) |
| Consumer & Other | 24,774 | 27,502 | 26,285 | 21,785 | (1,511) | (5.75) |
| Loans, Net | 182,881 | 156,327 | 129,933 | 127,675 | 52,948 | 40.75 |



LOAN PORTFOLIO QUALITY - Anchor Bank
(Dollars in Thousands)

| As of: | 06/30/22 | 12/31/21 | 06/30/21 | 12/31/20 | \$ Change 12 MTHS | % Change 12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

LOAN LOSS RESERVE ACTIVITY:

| | | | | | | |
|------------------------------|-------|-----|-----|-----|-----|-------|
| Beginning Balance | 974 | 970 | 970 | 868 | 4 | 0.41 |
| Total Recoveries | 6 | 12 | 5 | 10 | 1 | 20.00 |
| Total Charge-offs | 81 | 8 | - | 8 | 81 | NA |
| Provision Expense | 110 | - | - | 100 | 110 | NA |
| Writedown Transfer Loans HFS | - | - | - | - | - | NA |
| Adjustments | - | - | - | - | - | NA |
| Ending Balance | 1,009 | 974 | 975 | 970 | 34 | 3.49 |

NON-PERFORMING ASSETS:

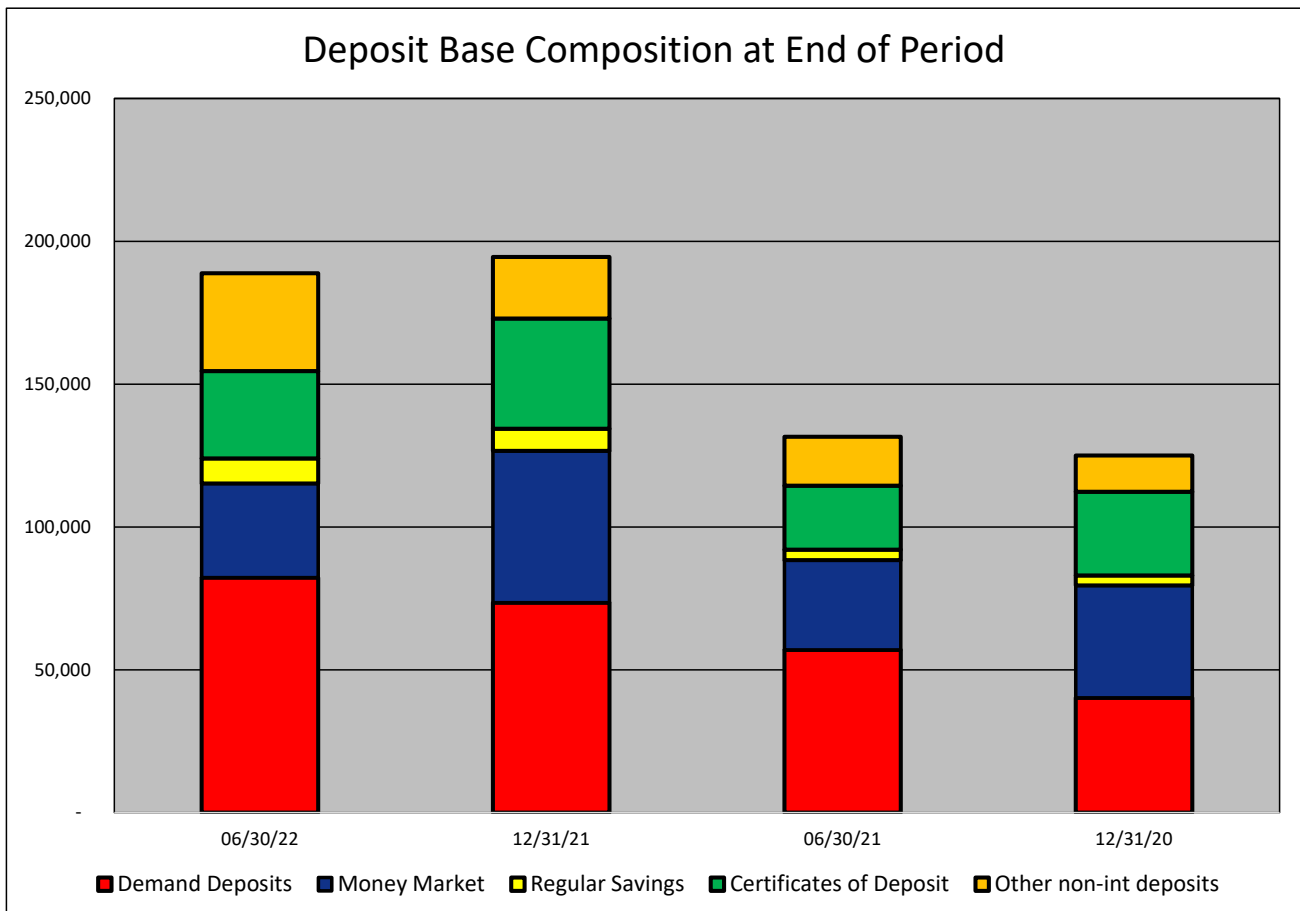
| | | | | | | |
|-------------------------|-------|-------|-----|----|-------|----------|
| Total-90+ Days Past Due | - | - | 100 | 49 | (100) | (100.00) |
| Total-Nonaccrual | 1,074 | 1,148 | 26 | 29 | 1,048 | 4,030.77 |
| Foreclosed Real Estate | - | 26 | - | - | - | NA |
| Total Non-perf Assets | 1,074 | 1,174 | 126 | 78 | 948 | 752.38 |

DEPOSIT BASE COMPOSITION - Anchor Bank
(Dollars in Thousands)

| As of: | 06/30/22 | 12/31/21 | 06/30/21 | 12/31/20 | \$ Change 12 MTHS | % Change 12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

DEPOSIT BASE CATEGORY:

| | | | | | | |
|-------------------------|----------------|----------------|----------------|----------------|---------------|--------------|
| Demand Deposits | 82,218 | 73,481 | 56,933 | 40,191 | 25,285 | 44.41 |
| Money Market | 33,014 | 53,122 | 31,483 | 39,307 | 1,531 | 4.86 |
| Regular Savings | 8,777 | 7,739 | 3,678 | 3,499 | 5,099 | 138.64 |
| Certificates of Deposit | 30,547 | 38,627 | 22,381 | 29,294 | 8,166 | 36.49 |
| Other non-int deposits | 34,276 | 21,569 | 17,121 | 12,712 | 17,155 | 100.20 |
| Total Deposits | 188,832 | 194,538 | 131,596 | 125,003 | 57,236 | 43.49 |

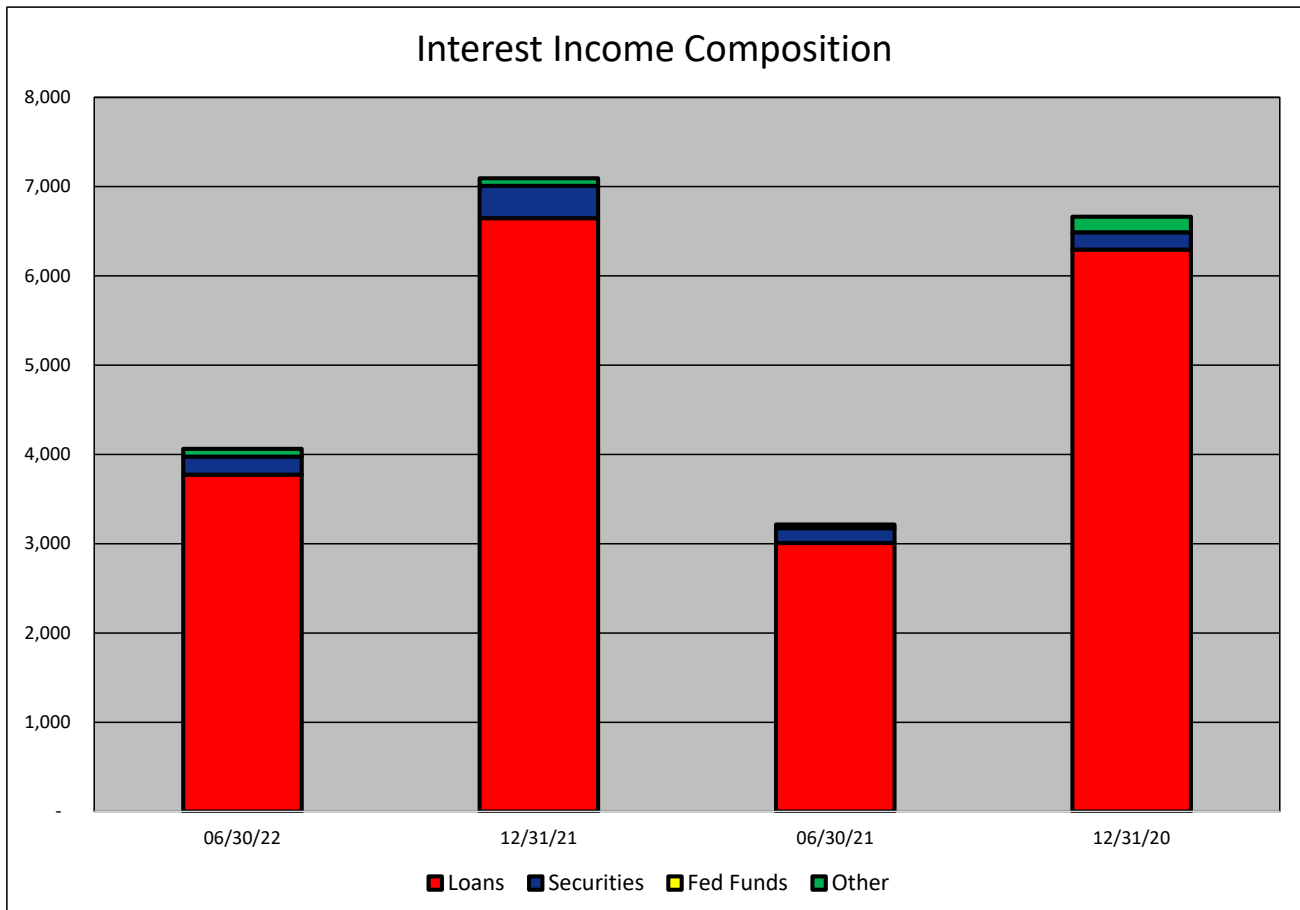


INTEREST INCOME COMPOSITION- Anchor Bank
(Dollars in Thousands)

| As of: | 06/30/22 | 12/31/21 | 06/30/21 | 12/31/20 | \$ Change 12 MTHS | % Change 12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

INTEREST INCOME CATEGORY

| | | | | | | |
|-------------------------|--------------|--------------|--------------|--------------|------------|--------------|
| Loans | 3,774 | 6,648 | 3,008 | 6,296 | 766 | 25.47 |
| Securities | 201 | 362 | 165 | 193 | 36 | 21.82 |
| Fed Funds | - | - | - | - | - | NA |
| Other | 88 | 85 | 42 | 173 | 46 | 109.52 |
| Total Int Income | 4,063 | 7,095 | 3,215 | 6,662 | 848 | 26.38 |

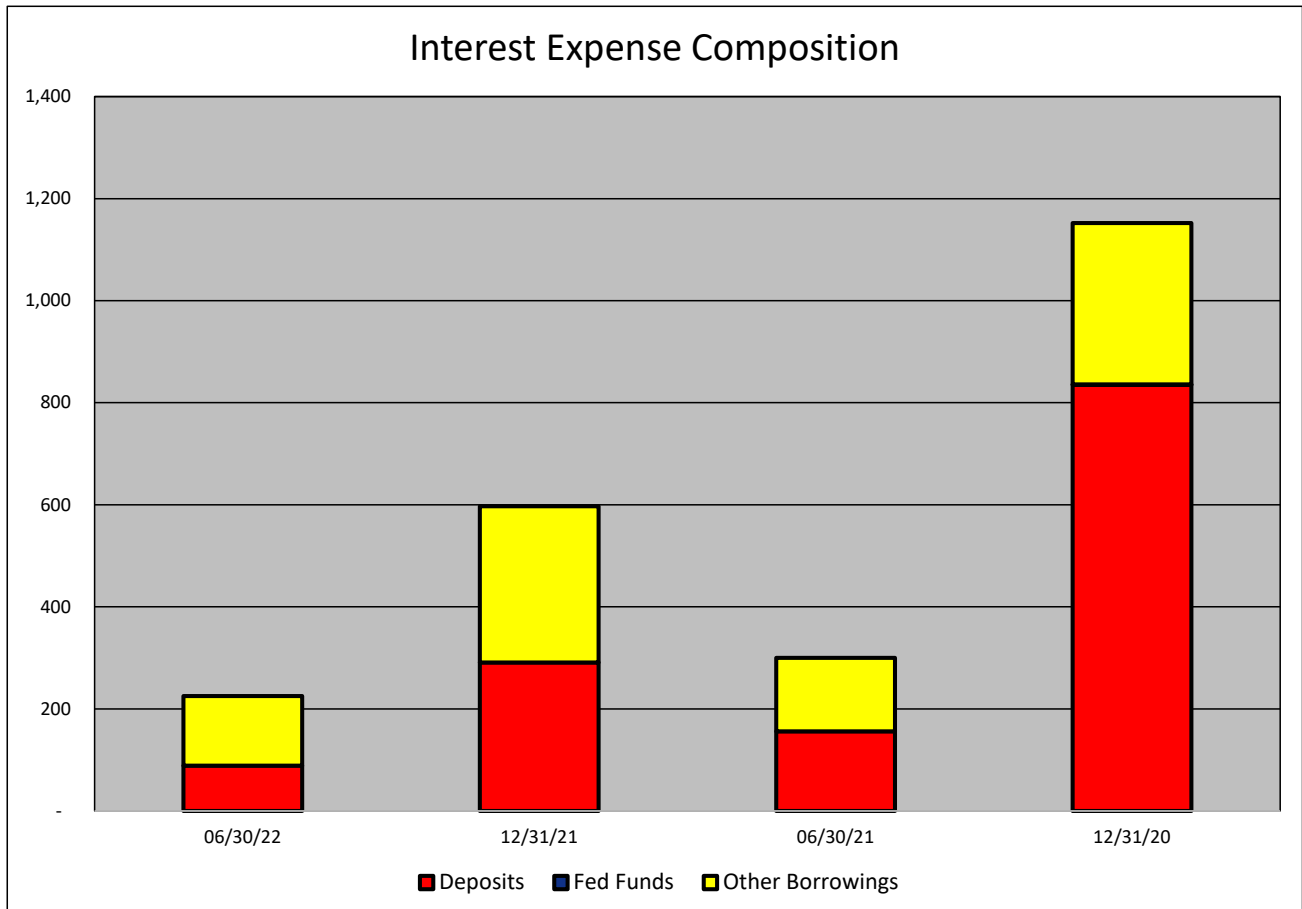


INTEREST EXPENSE COMPOSITION- Anchor Bank
(Dollars in Thousands)

| As of: | 06/30/22 | 12/31/21 | 06/30/21 | 12/31/20 | \$ Change 12 MTHS | % Change 12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

INTEREST EXPENSE CATEGORY

| | | | | | | |
|--------------------------|------------|------------|------------|--------------|-------------|----------------|
| Deposits | 89 | 291 | 156 | 835 | (67) | (42.95) |
| Fed Funds | - | - | - | 1 | - | NA |
| Other Borrowings | 136 | 306 | 144 | 316 | (8) | (5.56) |
| Total Int Expense | 225 | 597 | 300 | 1,152 | (75) | (25.00) |

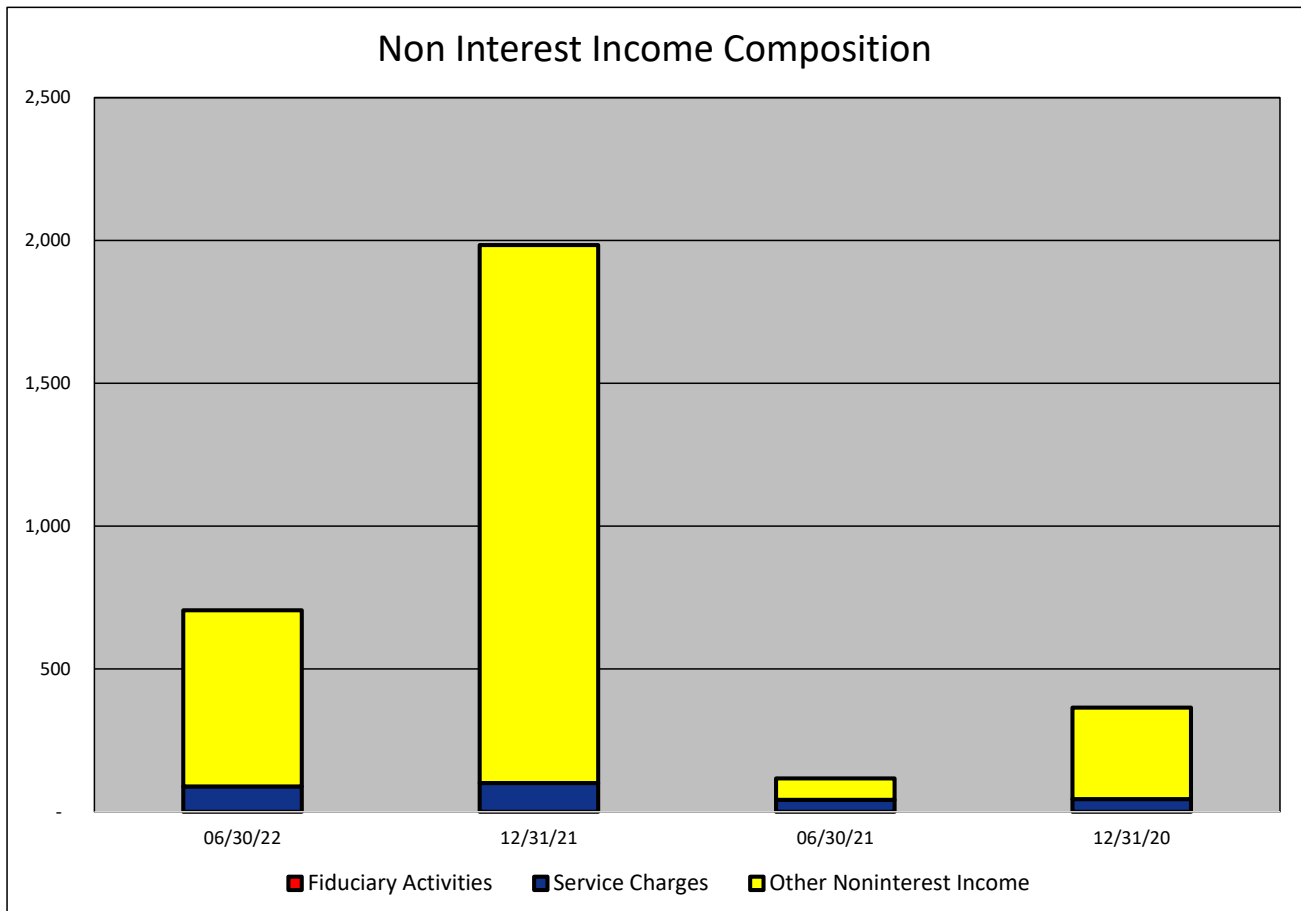


NONINTEREST INCOME COMPOSITION- Anchor Bank
(Dollars in Thousands)

| As of: | 06/30/22 | 12/31/21 | 06/30/21 | 12/31/20 | \$ Change 12 MTHS | % Change 12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

NONINTEREST INCOME CATEGORY

| | | | | | | |
|-----------------------------|------------|--------------|------------|------------|------------|---------------|
| Fiduciary Activities | - | - | - | - | - | NA |
| Service Charges | 89 | 101 | 42 | 44 | 47 | 111.90 |
| Other Noninterest Income | 616 | 1,883 | 75 | 321 | 541 | 721.33 |
| Total Nonint. Income | 705 | 1,984 | 117 | 365 | 588 | 502.56 |

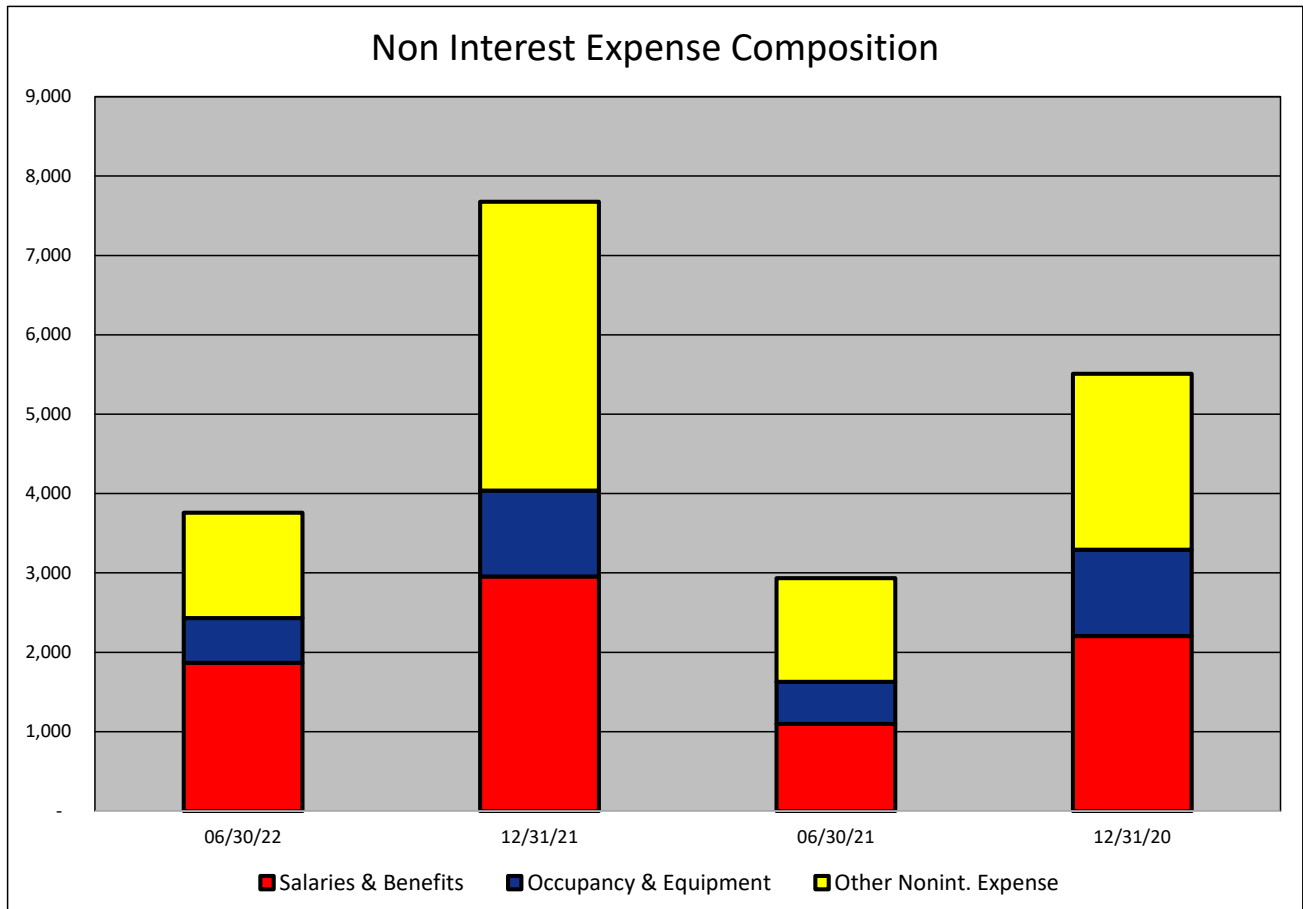


NONINTEREST EXPENSE COMPOSITION- Anchor Bank
(Dollars in Thousands)

| As of: | 06/30/22 | 12/31/21 | 06/30/21 | 12/31/20 | \$ Change 12 MTHS | % Change 12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

NONINTEREST EXPENSE CATEGORY

| | | | | | | |
|------------------------------|--------------|--------------|--------------|--------------|------------|--------------|
| Salaries & Benefits | 1,866 | 2,954 | 1,099 | 2,203 | 767 | 69.79 |
| Occupancy & Equipment | 565 | 1,082 | 530 | 1,090 | 35 | 6.60 |
| Other Nonint. Expense | 1,328 | 3,641 | 1,304 | 2,215 | 24 | 1.84 |
| Total Nonint. Expense | 3,759 | 7,677 | 2,933 | 5,508 | 826 | 28.16 |



PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET

| Institution name | Total Assets \$'000 | | % Change in Assets |
|---------------------------------------|---------------------|----------------|--------------------|
| | This Year | Last Year | |
| Locality Bank | 72,487 | - | NA |
| Cypress Bank & Trust | 112,436 | - | NA |
| Optimumbank | 464,649 | 293,954 | 58.07 |
| Desjardins Bank, National Association | 390,217 | 269,203 | 44.95 |
| Anchor Bank | 234,674 | 169,818 | 38.19 |
| Marine Bank & Trust Company | 591,080 | 488,249 | 21.06 |
| Seacoast National Bank | 10,811,872 | 9,317,509 | 16.04 |
| American National Bank | 547,524 | 479,146 | 14.27 |
| Bank Of Belle Glade | 154,334 | 138,978 | 11.05 |
| Community Bank Of The South | 259,466 | 241,240 | 7.56 |
| Paradise Bank | 416,402 | 393,050 | 5.94 |
| Natbank, National Association | 220,130 | 210,670 | 4.49 |
| Flagler Bank | 480,820 | 477,463 | 0.70 |

| | | | |
|----------------------------|-----------|---------|--------------|
| Select Peer Average | 1,135,084 | 959,945 | 20.21 |
|----------------------------|-----------|---------|--------------|

PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET

| Institution name | Total Loans \$000 | | % Change in Loans |
|---------------------------------------|-------------------|----------------|-------------------|
| | This Year | Last Year | |
| Locality Bank | 36,779 | - | NA |
| Cypress Bank & Trust | 34,351 | - | NA |
| Optimumbank | 353,191 | 193,036 | 82.97 |
| Anchor Bank | 182,881 | 129,933 | 40.75 |
| Desjardins Bank, National Association | 224,897 | 172,125 | 30.66 |
| Seacoast National Bank | 6,555,753 | 5,479,842 | 19.63 |
| Natbank, National Association | 156,819 | 139,294 | 12.58 |
| Marine Bank & Trust Company | 370,870 | 330,676 | 12.16 |
| Flagler Bank | 332,082 | 321,422 | 3.32 |
| Community Bank Of The South | 66,699 | 66,857 | (0.24) |
| American National Bank | 267,337 | 280,510 | (4.70) |
| Bank Of Belle Glade | 34,339 | 36,330 | (5.48) |
| Paradise Bank | 228,123 | 253,616 | (10.05) |

| | | | |
|----------------------------|----------------|----------------|--------------|
| Select Peer Average | 680,317 | 569,511 | 16.51 |
|----------------------------|----------------|----------------|--------------|

PEER GROUP COMPARISONS REPORT

Treasure Coast Group

CAPITAL RATIOS

For the six months June 30, 2022

| Institution name | Equity/ Assets | Leverage Ratio | Tier 1 Risk- based Ratio | Risk based Capital Ratio | Common Equity Tier 1 Capital Ratio |
|---------------------------------------|-------------------|-------------------|-----------------------------|-----------------------------|--|
| Locality Bank | 49.12 | 68.46 | 90.75 | 91.72 | 90.75 |
| Natbank, National Association | 14.78 | 14.91 | 30.29 | 31.25 | 30.29 |
| Cypress Bank & Trust | 14.37 | 14.37 | 0.00 | 0.00 | 0.00 |
| Optimumbank | 9.82 | 12.85 | 0.00 | 0.00 | 0.00 |
| Seacoast National Bank | 12.00 | 10.61 | 15.33 | 16.25 | 15.33 |
| Flagler Bank | 8.71 | 9.95 | 13.38 | 14.48 | 13.38 |
| Anchor Bank | 9.54 | 9.85 | 0.00 | 0.00 | 0.00 |
| American National Bank | 8.67 | 9.68 | 16.92 | 17.72 | 16.92 |
| Desjardins Bank, National Association | 8.77 | 9.17 | 0.00 | 0.00 | 0.00 |
| Paradise Bank | 7.03 | 8.48 | 13.80 | 14.86 | 13.80 |
| Community Bank Of The South | 5.74 | 7.78 | 23.06 | 24.01 | 23.06 |
| Bank Of Belle Glade | 5.14 | 7.52 | 25.65 | 26.61 | 25.65 |
| Marine Bank & Trust Company | 4.81 | 7.49 | 11.71 | 12.96 | 11.71 |

| | | | | | |
|----------------------------|-------|-------|-------|-------|-------|
| Select Peer Average | 12.19 | 14.70 | 18.53 | 19.22 | 18.53 |
|----------------------------|-------|-------|-------|-------|-------|

PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET RATIOS
For the six months June 30, 2022

| Institution name | Loans/ Deposits | Gross Loans/ Assets | Securities/ Assets |
|---------------------------------------|--------------------|------------------------|-----------------------|
| Optimumbank | 102.81 | 76.01 | 6.00 |
| Locality Bank | 102.53 | 50.74 | 0.00 |
| Anchor Bank | 96.85 | 77.93 | 6.60 |
| Natbank, National Association | 85.15 | 71.24 | 1.28 |
| Flagler Bank | 81.10 | 69.07 | 21.80 |
| Seacoast National Bank | 71.34 | 60.63 | 24.09 |
| Marine Bank & Trust Company | 66.03 | 62.74 | 29.59 |
| Desjardins Bank, National Association | 63.69 | 57.63 | 7.18 |
| Paradise Bank | 59.56 | 54.78 | 14.07 |
| American National Bank | 53.96 | 48.83 | 13.42 |
| Cypress Bank & Trust | 35.97 | 30.55 | 3.38 |
| Community Bank Of The South | 27.57 | 25.71 | 31.61 |
| Bank Of Belle Glade | 23.49 | 22.25 | 27.25 |

| | | | |
|----------------------------|--------------|--------------|--------------|
| Select Peer Average | 66.93 | 54.47 | 14.33 |
|----------------------------|--------------|--------------|--------------|

PEER GROUP COMPARISONS REPORT
Treasure Coast Group

PROFITABILITY RATIOS
For the six months June 30, 2022

| Institution name | Avg Total Assets (\$000) | Return on Avg Assets | Return on Avg Equity |
|---------------------------------------|--------------------------|----------------------|----------------------|
| Flagler Bank | 495,948 | 1.94 | 21.89 |
| Paradise Bank | 415,962 | 1.62 | 21.12 |
| Optimumbank | 389,509 | 1.07 | 9.72 |
| Seacoast National Bank | 10,813,570 | 1.00 | 8.35 |
| American National Bank | 535,566 | 0.97 | 10.64 |
| Marine Bank & Trust Company | 582,774 | 0.88 | 14.29 |
| Community Bank Of The South | 256,577 | 0.73 | 10.38 |
| Desjardins Bank, National Association | 352,657 | 0.55 | 5.80 |
| Anchor Bank | 237,326 | 0.43 | 4.65 |
| Natbank, National Association | 221,188 | 0.38 | 2.56 |
| Bank Of Belle Glade | 146,441 | 0.31 | 5.01 |
| Cypress Bank & Trust | 96,612 | (2.58) | (15.00) |
| Locality Bank | 43,639 | (15.89) | (28.92) |

| | | | |
|----------------------------|-----------|--------|------|
| Select Peer Average | 1,122,136 | (0.66) | 5.42 |
|----------------------------|-----------|--------|------|

PEER GROUP COMPARISONS REPORT

Treasure Coast Group

PROFITABILITY RATIOS

For the six months June 30, 2022

| Institution name | Noninterest Income/AA | Net Overhead Ratio | Efficiency Ratio | Assets (per million) per Employee |
|---------------------------------------|--------------------------|--------------------------|---------------------|---|
| Flagler Bank | 0.30 | 1.08 | 40.18 | 10.93 |
| Optimumbank | 0.73 | 1.44 | 50.19 | 11.06 |
| American National Bank | 0.19 | 1.25 | 52.72 | 18.25 |
| Seacoast National Bank | 0.64 | 1.51 | 59.93 | 9.87 |
| Community Bank Of The South | 0.14 | 1.33 | 61.47 | 12.97 |
| Paradise Bank | 0.81 | 2.08 | 64.11 | 8.86 |
| Marine Bank & Trust Company | 0.42 | 1.86 | 64.59 | 7.48 |
| Bank Of Belle Glade | 0.25 | 1.23 | 78.78 | 11.02 |
| Desjardins Bank, National Association | 0.82 | 1.90 | 79.39 | 8.87 |
| Natbank, National Association | 0.59 | 2.15 | 80.27 | 6.88 |
| Anchor Bank | 0.59 | 2.57 | 82.74 | 5.87 |
| Cypress Bank & Trust | 8.25 | 3.97 | 129.10 | 2.04 |
| Locality Bank | 0.10 | 15.90 | 866.25 | 4.03 |

| | | | | |
|---------------------|------|------|--------|------|
| Select Peer Average | 1.06 | 2.94 | 131.52 | 9.09 |
|---------------------|------|------|--------|------|

PEER GROUP COMPARISONS REPORT

Treasure Coast Group

ASSET QUALITY RATIOS

For the six months June 30, 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 | 1.25 | 0.00 | 0.00 | 0.00 |
| Desjardins Bank, National Association | 1.07 | 0.00 | 0.00 | 0.00 |
| Locality Bank | 1.03 | 0.00 | 0.00 | 0.00 |
| Bank Of Belle Glade | 1.16 | 0.00 | 0.00 | 0.00 |
| Cypress Bank & Trust | 1.50 | 0.00 | 0.00 | 0.00 |
| Optimumbank | 1.20 | 0.00 | 0.00 | 0.00 |
| Paradise Bank | 1.23 | 0.00 | 0.00 | 0.00 |
| Flagler Bank | 1.22 | 0.02 | 0.02 | 0.16 |
| Natbank, National Association | 0.67 | 0.22 | 0.16 | 1.05 |
| Marine Bank & Trust Company | 1.30 | 0.41 | 0.26 | 4.56 |
| Seacoast National Bank | 1.38 | 0.40 | 0.27 | 2.68 |
| Anchor Bank | 0.55 | 0.59 | 0.46 | 4.59 |

| | | | | |
|---------------------|------|------|------|------|
| Select Peer Average | 1.11 | 0.13 | 0.09 | 1.00 |
|---------------------|------|------|------|------|

PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the six months June 30, 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 | 12.61 | 22.33 | 0.00 | 0.00 | 13.42 |
| Optimumbank | 3.80 | 10.52 | 2.31 | 0.14 | 5.86 |
| Bank Of Belle Glade | 3.66 | 45.91 | 0.00 | 8.35 | 18.89 |
| Seacoast National Bank | 3.36 | 5.02 | 0.00 | 7.35 | 16.66 |
| Anchor Bank | 2.99 | 5.81 | 0.00 | 4.25 | 2.36 |
| Flagler Bank | 2.62 | 2.93 | 1.14 | 0.00 | 21.80 |
| Cypress Bank & Trust | 1.09 | 60.13 | 0.00 | 0.00 | 2.94 |
| Locality Bank | 1.06 | 45.15 | 0.00 | 0.00 | 0.00 |
| Natbank, National Association | 0.81 | 25.13 | 0.15 | 0.00 | 1.28 |
| Community Bank Of The South | 0.78 | 38.60 | 0.00 | 0.00 | 31.61 |
| Marine Bank & Trust Company | 0.75 | 3.30 | 0.00 | 0.34 | 29.25 |
| Paradise Bank | 0.54 | 25.33 | 0.00 | 0.00 | 14.07 |
| Desjardins Bank, National Association | 0.31 | 34.17 | 0.00 | 7.18 | 0.00 |

| | | | | | |
|----------------------------|------|-------|------|------|-------|
| Select Peer Average | 2.64 | 24.95 | 0.28 | 2.12 | 12.16 |
|----------------------------|------|-------|------|------|-------|

PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the six months June 30, 2022

| Institution name | Net Loans & Leases | Premises & Fixed Assets | Total Real Estate Owned | Intangible Assets |
|---------------------------------------|-----------------------|----------------------------|----------------------------|----------------------|
| Anchor Bank | 77.50 | 4.54 | 0.00 | 0.00 |
| Optimumbank | 75.10 | 0.47 | 0.00 | 0.00 |
| Natbank, National Association | 70.77 | 0.94 | 0.00 | 0.00 |
| Flagler Bank | 68.22 | 1.06 | 0.00 | 0.00 |
| Marine Bank & Trust Company | 61.87 | 1.39 | 0.00 | 0.00 |
| Seacoast National Bank | 59.66 | 1.07 | 0.02 | 2.87 |
| Desjardins Bank, National Association | 57.02 | 0.60 | 0.00 | 0.00 |
| Paradise Bank | 54.11 | 2.98 | 0.00 | 0.48 |
| Locality Bank | 50.21 | 2.10 | 0.00 | 0.00 |
| American National Bank | 48.38 | 0.08 | 0.00 | 0.00 |
| Cypress Bank & Trust | 30.09 | 3.00 | 0.00 | 0.21 |
| Community Bank Of The South | 25.39 | 0.97 | 0.00 | 0.00 |
| Bank Of Belle Glade | 21.99 | 0.30 | 0.00 | 0.00 |

| | | | | |
|----------------------------|-------|------|------|------|
| Select Peer Average | 53.87 | 1.50 | 0.00 | 0.27 |
|----------------------------|-------|------|------|------|

PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the six months June 30, 2022

| Institution name | Non Interest Bearing Deps | Interest Bearing Deps | Total Deps | Total Fed Funds & Repos | Other Borrowed Money |
|---------------------------------------|------------------------------|--------------------------|---------------|-------------------------------|----------------------------|
| Desjardins Bank, National Association | 91.47 | 8.53 | 100.00 | 0.00 | 0.00 |
| Natbank, National Association | 74.65 | 25.35 | 100.00 | 0.00 | 0.00 |
| Bank Of Belle Glade | 53.03 | 46.97 | 100.00 | 0.00 | 0.00 |
| Paradise Bank | 48.19 | 51.81 | 100.00 | 0.00 | 0.00 |
| Seacoast National Bank | 38.21 | 59.50 | 97.72 | 2.28 | 0.00 |
| Marine Bank & Trust Company | 38.18 | 61.82 | 100.00 | 0.00 | 0.00 |
| Anchor Bank | 35.45 | 53.72 | 89.17 | 0.00 | 10.83 |
| American National Bank | 35.32 | 64.67 | 99.99 | 0.01 | 0.00 |
| Cypress Bank & Trust | 35.31 | 64.69 | 100.00 | 0.00 | 0.00 |
| Optimumbank | 33.33 | 49.15 | 82.47 | 1.20 | 16.32 |
| Community Bank Of The South | 29.42 | 70.58 | 100.00 | 0.00 | 0.00 |
| Flagler Bank | 27.11 | 66.27 | 93.39 | 0.00 | 6.61 |
| Locality Bank | 25.49 | 74.51 | 100.00 | 0.00 | 0.00 |

| | | | | | |
|----------------------------|-------|-------|-------|------|------|
| Select Peer Average | 43.47 | 53.66 | 97.13 | 0.27 | 2.60 |
|----------------------------|-------|-------|-------|------|------|

PEER GROUP COMPARISONS REPORT
Treasure Coast Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the six months June 30, 2022

| Institution name | Yield on Earning Assets | Cost of Funds | Net Interest Margin | Avg Earning Assets/AA |
|---------------------------------------|-------------------------------|------------------|------------------------|--------------------------|
| Paradise Bank | 3.99 | 0.13 | 3.93 | 94.20 |
| Optimumbank | 4.02 | 0.50 | 3.75 | 95.69 |
| Anchor Bank | 3.77 | 0.32 | 3.56 | 90.82 |
| Natbank, National Association | 3.53 | 0.64 | 3.38 | 83.75 |
| Flagler Bank | 3.80 | 0.67 | 3.32 | 94.13 |
| Marine Bank & Trust Company | 3.28 | 0.08 | 3.23 | 94.29 |
| Seacoast National Bank | 3.23 | 0.07 | 3.17 | 92.79 |
| American National Bank | 3.12 | 0.21 | 2.98 | 85.21 |
| Desjardins Bank, National Association | 2.68 | 0.26 | 2.66 | 98.22 |
| Community Bank Of The South | 2.35 | 0.06 | 2.31 | 96.47 |
| Locality Bank | 1.99 | 0.81 | 1.92 | 90.76 |
| Bank Of Belle Glade | 1.86 | 0.28 | 1.73 | 94.21 |
| Cypress Bank & Trust | 1.41 | 0.17 | 1.31 | 92.94 |

| | | | | |
|----------------------------|------|------|------|-------|
| Select Peer Average | 3.00 | 0.32 | 3.16 | 92.58 |
|----------------------------|------|------|------|-------|