

Anchor Bank

Palm Beach Gardens, FL

Established
3/22/2005

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, 2024

Institution name	Total Assets (\$'000's)
Seacoast National Bank	14,821,611
Optimumbank	940,399
Marine Bank & Trust Company	666,307
American National Bank	468,771
Paradise Bank	367,503
Anchor Bank	351,361
Desjardins Bank, National Association	339,536
Community Bank Of The South	243,515
Natbank, National Association	215,083
Locality Bank	203,065
Cypress Bank & Trust	187,234
Evermore Bank	125,508
Bank Of Belle Glade	125,087

Institution name	Return on Avg Assets (%)
Paradise Bank	2.82
Desjardins Bank, National Association	1.85
Optimumbank	1.29
Bank Of Belle Glade	1.00
American National Bank	0.83
Community Bank Of The South	0.72
Seacoast National Bank	0.72
Marine Bank & Trust Company	0.57
Anchor Bank	0.43
Cypress Bank & Trust	0.14
Natbank, National Association	(0.20)
Locality Bank	(0.88)
Evermore Bank	(0.92)

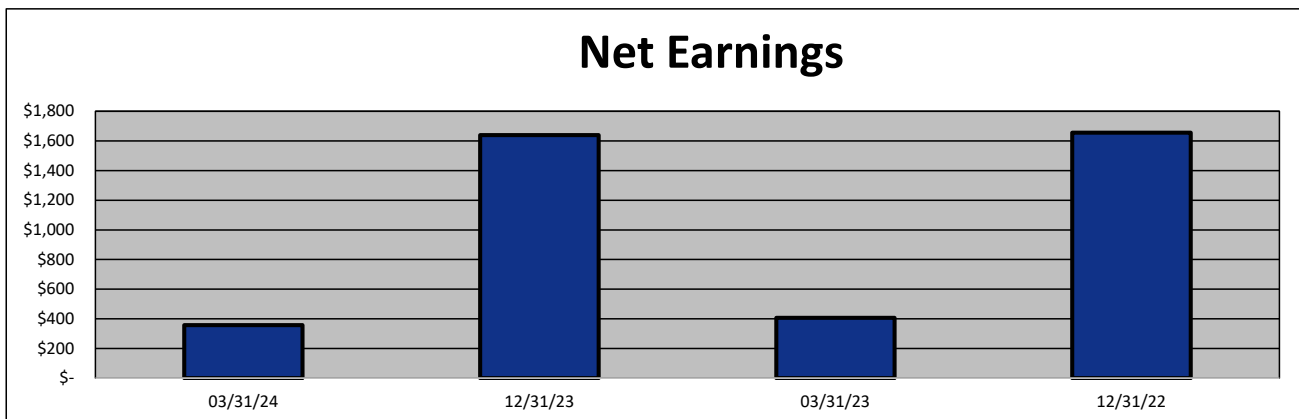
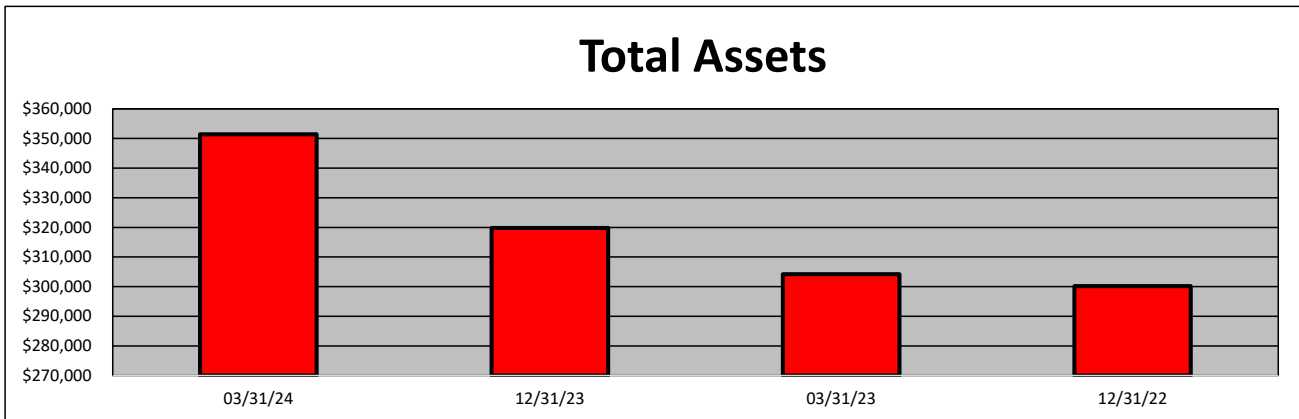
EXECUTIVE SUMMARY - Anchor Bank
(Percentage)

Period Ending	03/31/24	12/31/23	03/31/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	10.05	8.40	7.88	7.83	9.56	11.87
Leverage Ratio	10.90	8.50	8.77	9.28	10.76	13.16
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	12.94	11.25
Risk Based Ratio	0.00	0.00	0.00	0.00	13.79	11.82
Common Equity Tier 1 Capital Ratio	0.00	0.00	0.00	0.00	12.90	11.25
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	113.43	116.29	123.67	106.87	73.91	79.80
Loans/Assets	79.70	82.39	79.45	72.54	62.12	65.13
Securities/Assets	3.73	4.10	4.99	5.06	20.01	13.01
PROFITABILITY:						
Return on Avg Assets	0.43	0.54	0.57	0.67	0.74	0.64
Return on Avg Equity	4.59	6.48	6.86	7.35	10.88	8.16
Nonint Income/Avg Assets	0.33	0.32	0.33	0.59	0.79	0.83
Net Overhead Ratio	2.43	2.59	2.70	2.58	2.13	2.53
Efficiency Ratio	81.40	78.23	79.91	74.93	73.35	76.56
Assets (per million) per Employee	8.17	7.11	7.07	7.15	10.38	8.71
ASSET QUALITY:						
Allowance/Loans	0.51	0.55	0.58	0.60	1.31	1.03
Nonperforming Loans/Total Loans	0.37	0.29	0.38	0.46	0.50	0.14
Nonperforming Assets/Total Assets	0.30	0.24	0.30	0.34	0.32	0.11
Adjusted Texas Ratio	2.84	2.69	3.64	4.07	3.59	0.95
YIELDS & COSTS:						
Yield on earning assets	6.00	5.68	5.34	4.41	5.37	5.64
Cost of funds	3.84	3.11	2.62	0.74	3.00	3.40
Net interest margin	3.23	3.60	3.70	3.93	2.82	3.28
Avg Earning Assets/Avg Assets	94.84	94.34	93.71	92.55	95.76	95.89

SELECTED FINANCIAL DATA - Anchor Bank
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	351,361	319,832	304,213	300,187	47,148	15.50
Cash and Equivalents	38,881	24,083	28,109	48,284	10,772	38.32
Securities	13,114	13,129	15,193	15,203	(2,079)	(13.68)
Loans, net	280,030	263,502	241,705	217,767	38,325	15.86
Deposit Accounts	246,872	226,586	195,451	203,768	51,421	26.31
Fed Funds & Repos	-	-	20,000	16,000	(20,000)	(100.00)
Total Equity	35,310	26,879	23,958	23,496	11,352	47.38

Period Ending	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	357	1,640	407	1,656	(50)	(12.29)
Interest Income	4,702	16,220	3,543	10,014	1,159	32.71
Interest Expense	2,170	5,931	1,087	1,084	1,083	99.63
Net Interest Income	2,532	10,289	2,456	8,930	76	3.09
Prov for Credit Losses	50	266	-	408	50	NA
Noninterest income	274	971	237	1,449	37	15.61
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	2,284	8,809	2,152	7,777	132	6.13
Net Operating Income	472	2,185	541	2,194	(69)	(12.75)
Income Taxes	115	545	134	538	(19)	(14.18)

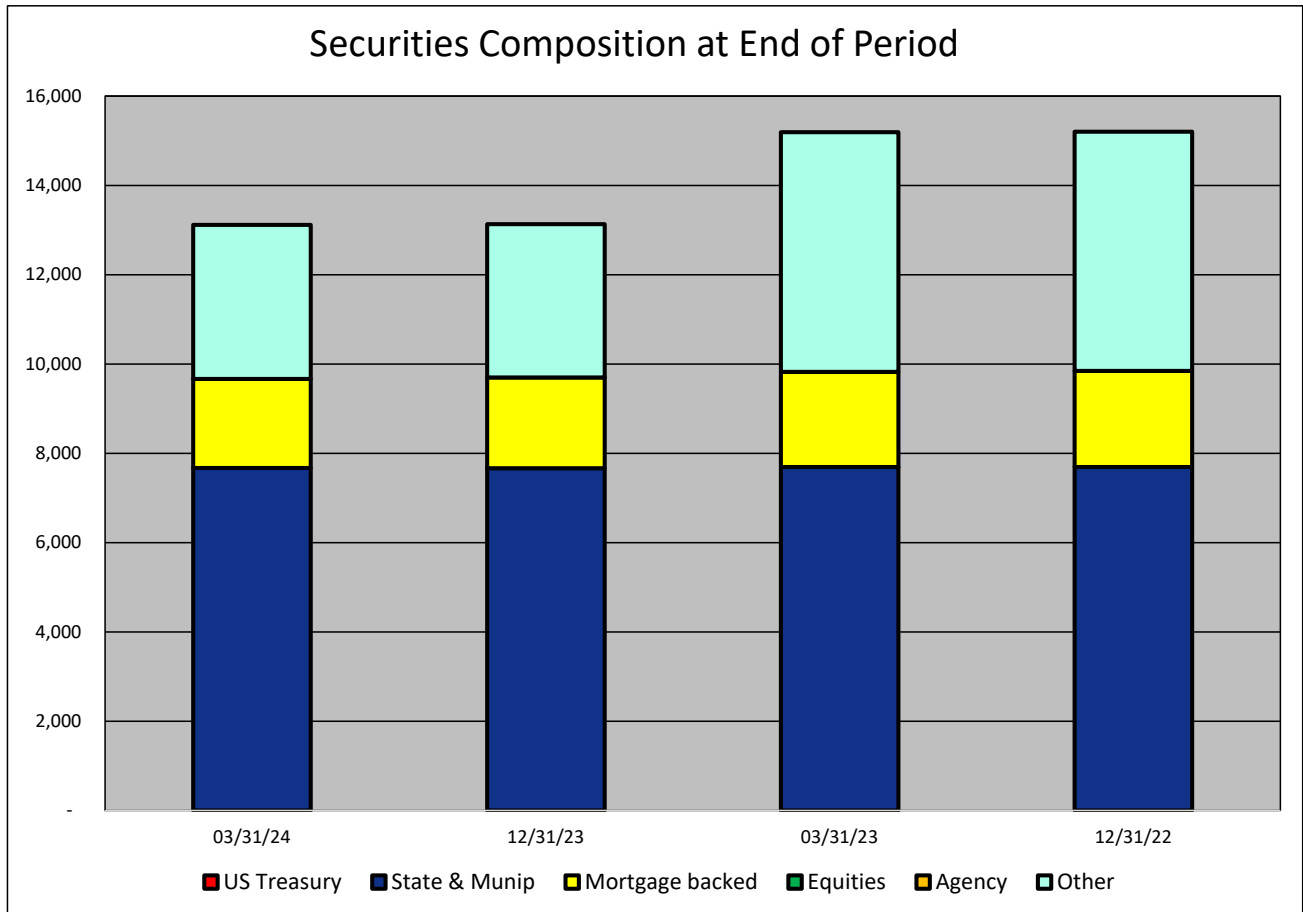


SECURITIES COMPOSITION - Anchor Bank
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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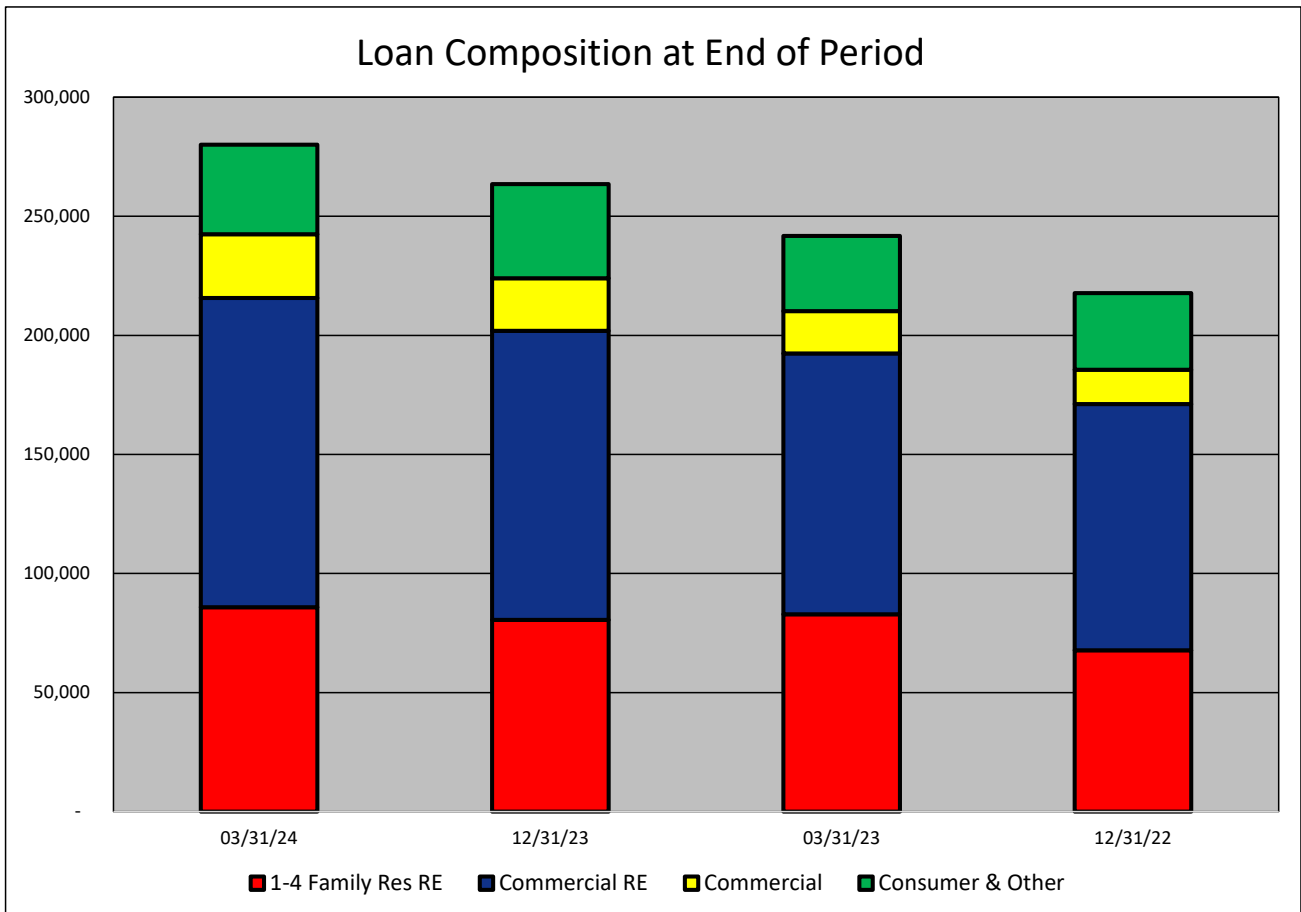
SECURITIES CATEGORY:

US Treasury	-	-	-	-	-	NA
State & Munip	7,669	7,664	7,693	7,691	(24)	(0.31)
Mortgage backed	1,998	2,035	2,132	2,155	(134)	(6.29)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	3,447	3,430	5,368	5,357	(1,921)	(35.79)
Total Securities	13,114	13,129	15,193	15,203	(2,079)	(13.68)



LOAN PORTFOLIO COMPOSITION - Anchor Bank
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	85,860	80,505	82,880	67,746	2,980	3.60
Commercial RE	129,806	121,380	109,539	103,375	20,267	18.50
Commercial	26,797	22,099	17,726	14,416	9,071	51.17
Consumer & Other	37,567	39,518	31,560	32,230	6,007	19.03
Loans, Net	280,030	263,502	241,705	217,767	38,325	15.86



LOAN PORTFOLIO QUALITY - Anchor Bank
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	1,440	1,306	1,306	974	134	10.26
Total Recoveries	21	65	31	152	(10)	(32.26)
Total Charge-offs	75	391	120	228	(45)	(37.50)
Provision Expense	50	266	-	408	50	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	194	194	-	(194)	(100.00)
Ending Balance	1,436	1,440	1,411	1,306	25	1.77

NON-PERFORMING ASSETS:

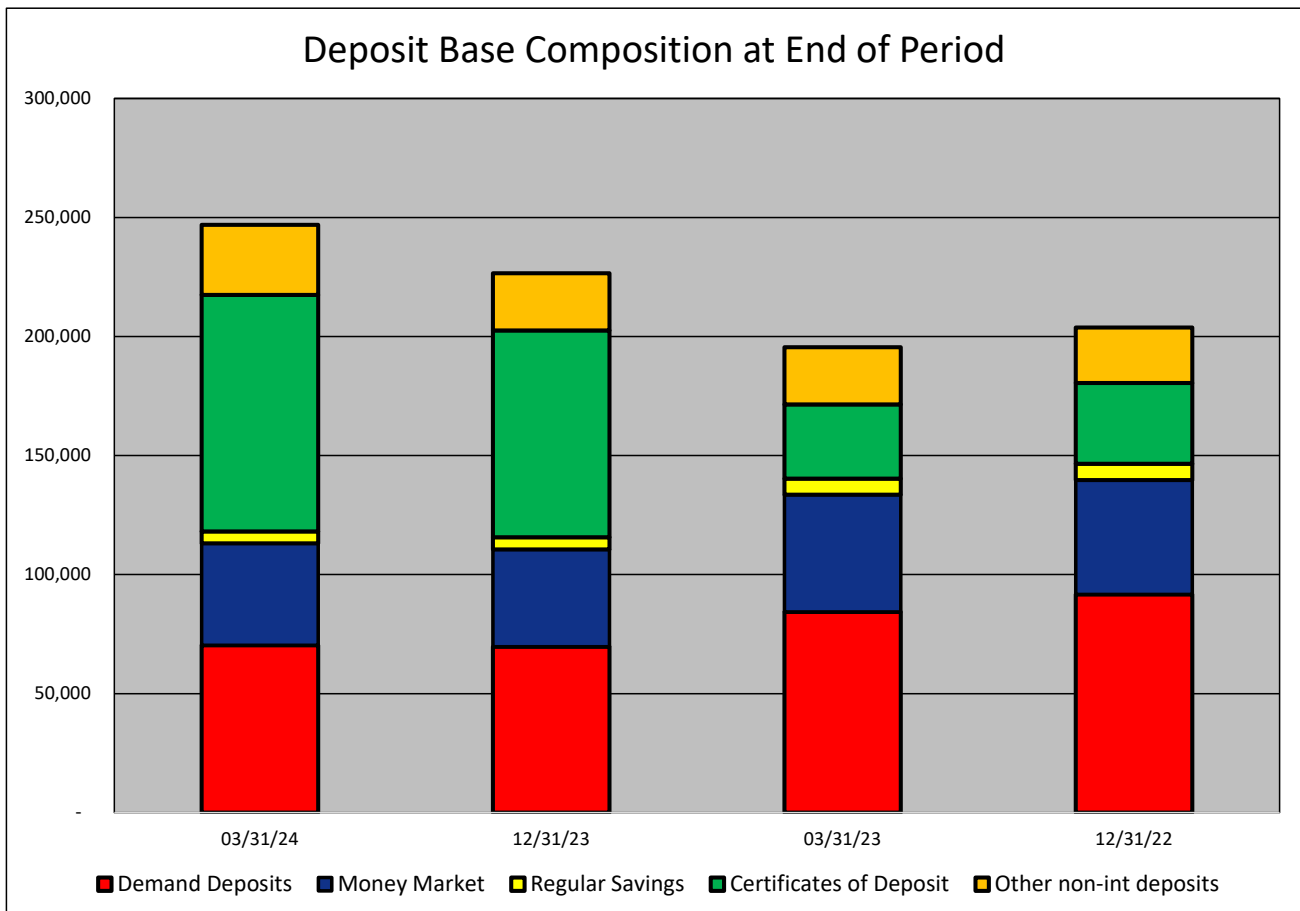
Total-90+ Days Past Due	322	7	7	49	315	4,500.00
Total-Nonaccrual	720	756	917	960	(197)	(21.48)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	1,042	763	924	1,009	118	12.77

DEPOSIT BASE COMPOSITION - Anchor Bank
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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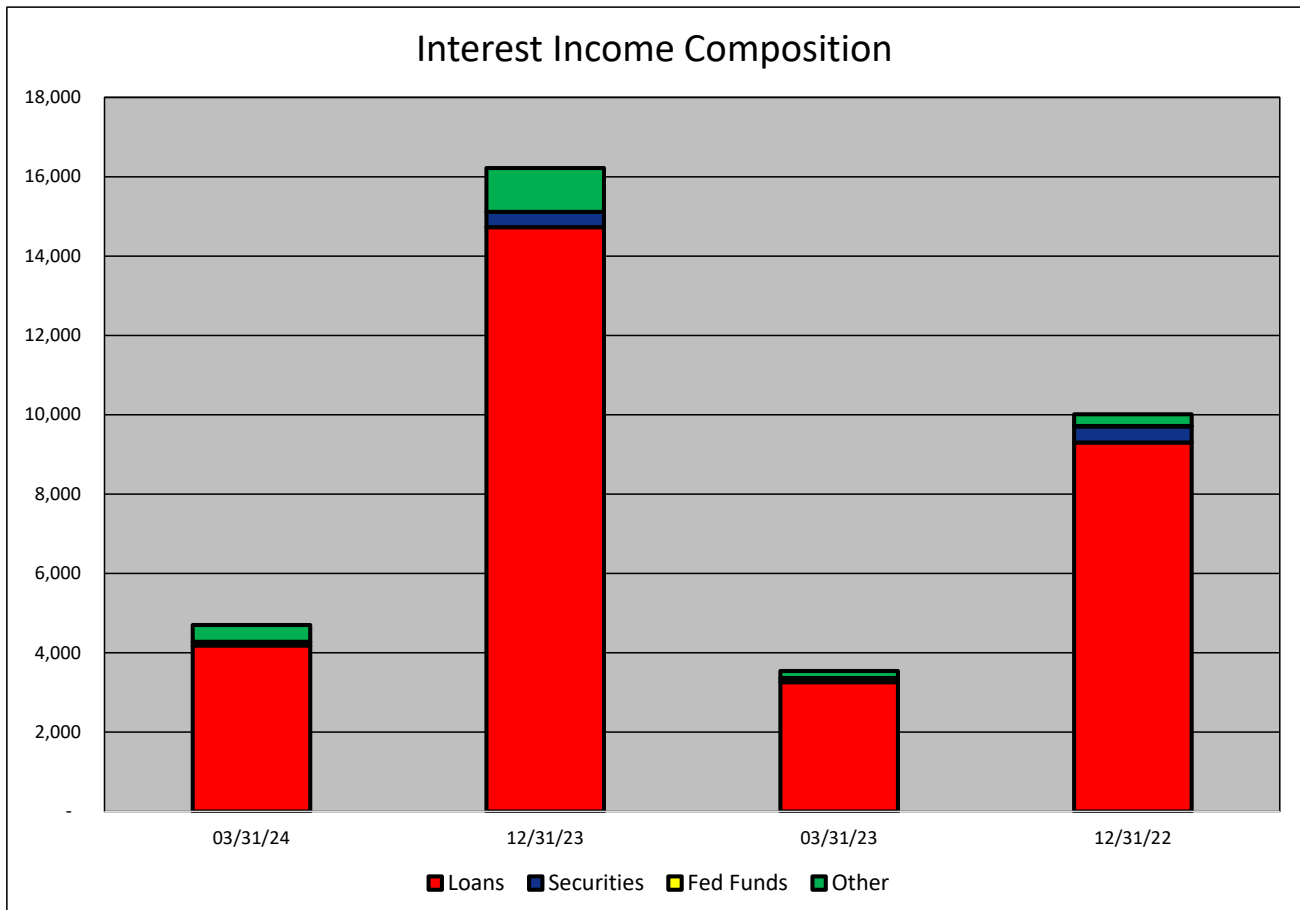
DEPOSIT BASE CATEGORY:

Demand Deposits	70,325	69,704	84,247	91,669	(13,922)	(16.53)
Money Market	42,812	40,874	49,267	48,064	(6,455)	(13.10)
Regular Savings	5,042	5,144	6,796	6,806	(1,754)	(25.81)
Certificates of Deposit	99,280	86,817	31,143	33,940	68,137	218.79
Other non-int deposits	29,413	24,047	23,998	23,289	5,415	22.56
Total Deposits	246,872	226,586	195,451	203,768	51,421	26.31



INTEREST INCOME COMPOSITION- Anchor Bank
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	4,187	14,728	3,262	9,301	925	28.36
Securities	91	387	100	403	(9)	(9.00)
Fed Funds	-	-	-	11	-	NA
Other	424	1,105	181	299	243	134.25
Total Int Income	4,702	16,220	3,543	10,014	1,159	32.71

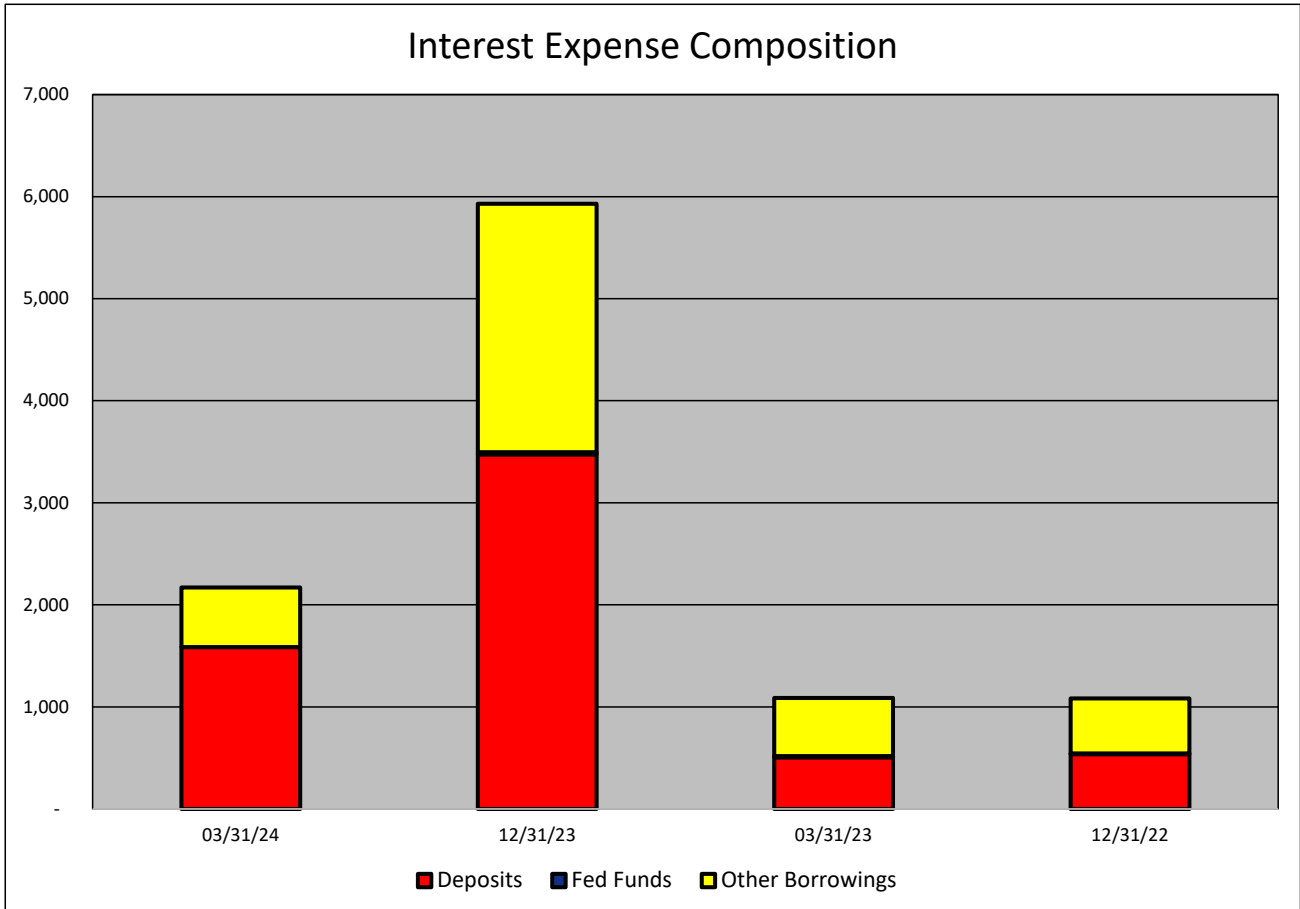


INTEREST EXPENSE COMPOSITION- Anchor Bank
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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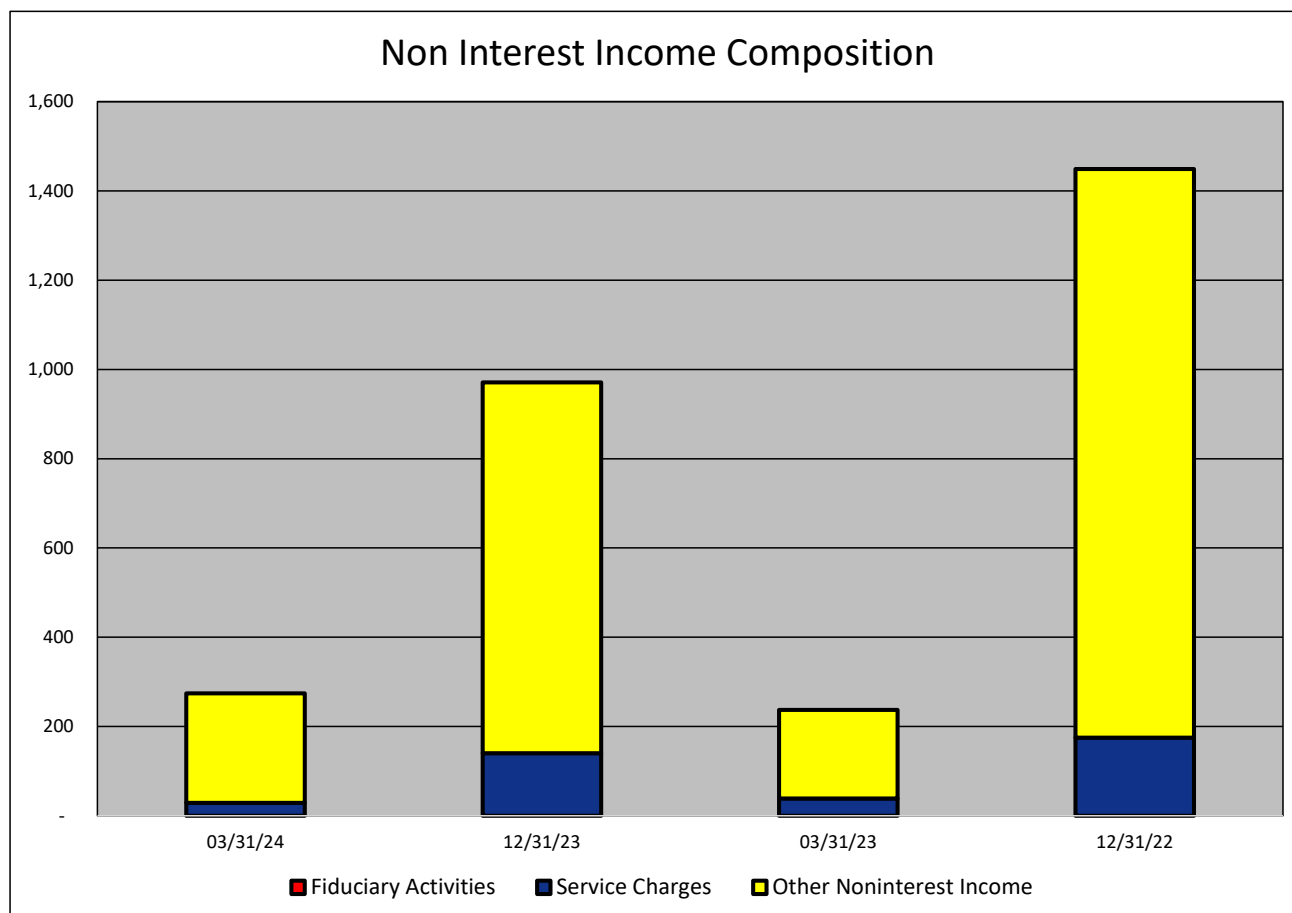
INTEREST EXPENSE CATEGORY

Deposits	1,585	3,474	506	536	1,079	213.24
Fed Funds	-	22	12	9	(12)	(100.00)
Other Borrowings	585	2,435	569	539	16	2.81
Total Int Expense	2,170	5,931	1,087	1,084	1,083	99.63



NONINTEREST INCOME COMPOSITION- Anchor Bank
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	29	140	39	175	(10)	(25.64)
Other Noninterest Income	245	831	198	1,274	47	23.74
Total Nonint. Income	274	971	237	1,449	37	15.61

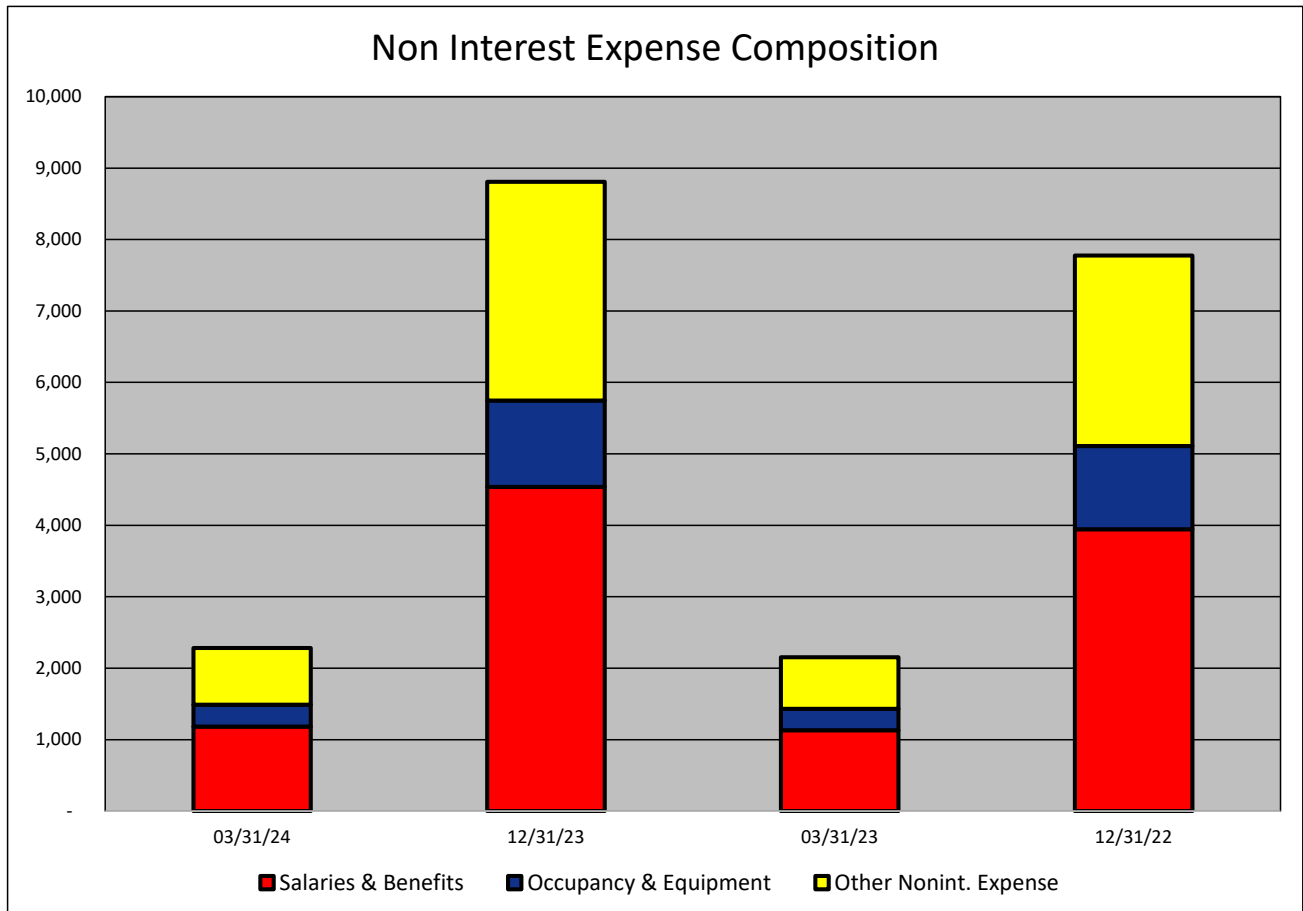


NONINTEREST EXPENSE COMPOSITION- Anchor Bank
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	1,183	4,538	1,132	3,945	51	4.51
Occupancy & Equipment	305	1,209	298	1,164	7	2.35
Other Nonint. Expense	796	3,062	722	2,668	74	10.25
Total Nonint. Expense	2,284	8,809	2,152	7,777	132	6.13



PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Evermore Bank	125,508	55,608	125.70
Locality Bank	203,065	121,644	66.93
Optimumbank	940,399	620,872	51.46
Cypress Bank & Trust	187,234	135,596	38.08
Anchor Bank	351,361	304,213	15.50
Marine Bank & Trust Company	666,307	652,826	2.07
Natbank, National Association	215,083	211,516	1.69
Paradise Bank	367,503	363,955	0.97
American National Bank	468,771	473,918	(1.09)
Seacoast National Bank	14,821,611	15,247,533	(2.79)
Community Bank Of The South	243,515	251,241	(3.08)
Desjardins Bank, National Association	339,536	351,388	(3.37)
Bank Of Belle Glade	125,087	134,921	(7.29)

Select Peer Average	1,465,768	1,455,787	21.91
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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	85,644	20,604	315.67
Locality Bank	139,392	76,939	81.17
Optimumbank	754,650	501,910	50.36
Cypress Bank & Trust	80,047	61,740	29.65
Anchor Bank	280,030	241,705	15.86
Bank Of Belle Glade	54,144	47,031	15.12
Community Bank Of The South	72,783	66,185	9.97
Natbank, National Association	181,038	167,023	8.39
American National Bank	339,660	316,357	7.37
Paradise Bank	245,965	234,166	5.04
Desjardins Bank, National Association	259,020	249,825	3.68
Marine Bank & Trust Company	444,241	437,074	1.64
Seacoast National Bank	9,987,527	10,137,233	(1.48)

Select Peer Average	994,165	965,984	41.73
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

CAPITAL RATIOS

For the three months ended March 31, 2024

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Evermore Bank	20.46	23.03	27.53	28.49	27.53
Natbank, National Association	20.44	21.42	38.63	39.89	38.63
Locality Bank	15.71	17.01	0.00	0.00	0.00
Desjardins Bank, National Association	16.48	16.48	0.00	0.00	0.00
American National Bank	11.06	13.21	16.01	16.72	16.01
Anchor Bank	10.05	10.90	0.00	0.00	0.00
Seacoast National Bank	14.25	10.49	13.93	15.18	13.93
Paradise Bank	7.42	10.35	13.28	14.20	13.28
Cypress Bank & Trust	9.37	10.22	0.00	0.00	0.00
Optimumbank	8.77	10.19	0.00	0.00	0.00
Bank Of Belle Glade	7.78	10.05	0.00	0.00	0.00
Community Bank Of The South	6.65	9.29	23.15	24.20	23.15
Marine Bank & Trust Company	5.92	8.42	13.67	14.92	13.67

Select Peer Average	11.87	13.16	11.25	11.82	11.25
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET RATIOS
For the three months ended March 31, 2024

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Natbank, National Association	113.73	84.17	2.00
Anchor Bank	113.43	79.70	3.73
Desjardins Bank, National Association	103.57	76.29	7.03
Optimumbank	94.27	80.25	2.88
Evermore Bank	88.19	68.24	2.32
Seacoast National Bank	83.09	67.38	17.76
American National Bank	83.05	72.46	13.72
Locality Bank	81.98	68.64	5.02
Marine Bank & Trust Company	74.64	66.67	23.64
Paradise Bank	72.94	66.93	12.47
Cypress Bank & Trust	48.99	42.75	17.75
Bank Of Belle Glade	47.05	43.29	28.41
Community Bank Of The South	32.47	29.89	32.42

Select Peer Average	79.80	65.13	13.01
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

PROFITABILITY RATIOS
For the three months ended March 31, 2024

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Paradise Bank	357,521	2.82	38.22
Desjardins Bank, National Association	339,650	1.85	11.37
Optimumbank	865,597	1.29	14.67
Bank Of Belle Glade	128,618	1.00	13.29
American National Bank	461,504	0.83	7.30
Community Bank Of The South	245,770	0.72	10.65
Seacoast National Bank	14,901,409	0.72	5.07
Marine Bank & Trust Company	685,162	0.57	9.72
Anchor Bank	330,513	0.43	4.59
Cypress Bank & Trust	162,533	0.14	1.30
Natbank, National Association	207,040	(0.20)	(0.96)
Locality Bank	187,900	(0.88)	(5.13)
Evermore Bank	111,594	(0.92)	(3.99)

Select Peer Average	1,460,370	0.64	8.16
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

PROFITABILITY RATIOS

For the three months ended March 31, 2024

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Optimumbank	0.56	1.36	46.49	14.25
Desjardins Bank, National Association	1.01	1.78	52.93	7.55
Paradise Bank	0.93	2.89	57.51	7.82
American National Bank	0.15	1.65	59.79	14.65
Bank Of Belle Glade	0.30	1.96	62.83	8.34
Community Bank Of The South	0.16	1.53	63.39	12.82
Marine Bank & Trust Company	0.28	1.66	68.35	9.52
Seacoast National Bank	0.51	1.89	71.29	10.43
Anchor Bank	0.33	2.43	81.40	8.17
Cypress Bank & Trust	5.80	2.56	97.19	3.47
Natbank, National Association	0.14	4.57	105.13	4.89
Evermore Bank	0.12	4.48	113.73	5.23
Locality Bank	0.46	4.15	115.30	6.15

Select Peer Average	0.83	2.53	76.56	8.71
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

ASSET QUALITY RATIOS

For the three months ended March 31, 2024

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
American National Bank	0.78	0.00	0.00	0.00
Community Bank Of The South	1.28	0.00	0.00	0.00
Bank Of Belle Glade	0.74	0.00	0.00	0.00
Evermore Bank	0.99	0.00	0.00	0.00
Cypress Bank & Trust	1.21	0.00	0.00	0.00
Paradise Bank	1.04	0.00	0.00	0.00
Marine Bank & Trust Company	1.50	0.03	0.02	0.26
Desjardins Bank, National Association	1.04	0.11	0.08	0.49
Optimumbank	1.10	0.10	0.08	0.80
Natbank, National Association	0.74	0.19	0.16	0.75
Locality Bank	1.03	0.29	0.20	1.20
Anchor Bank	0.51	0.37	0.30	2.84
Seacoast National Bank	1.47	0.79	0.58	6.02

Select Peer Average	1.03	0.14	0.11	0.95
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2024

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Cypress Bank & Trust	1.52	14.41	17.14	17.49	0.00
Optimumbank	1.49	1.28	13.40	0.37	2.51
Natbank, National Association	1.33	9.82	0.06	0.00	2.00
Bank Of Belle Glade	1.22	25.62	0.00	8.11	20.30
Locality Bank	1.04	23.64	0.00	0.00	5.02
Paradise Bank	0.99	13.21	0.00	0.00	12.47
Seacoast National Bank	0.93	3.60	0.12	4.52	13.15
Anchor Bank	0.79	10.27	0.00	3.73	0.00
Marine Bank & Trust Company	0.75	5.83	0.00	0.30	23.34
Community Bank Of The South	0.72	33.14	0.00	0.00	32.42
Evermore Bank	0.72	26.93	0.00	0.00	2.32
American National Bank	0.69	2.16	6.61	0.00	13.72
Desjardins Bank, National Association	0.58	15.16	0.00	7.03	0.00

Select Peer Average	0.98	14.24	2.87	3.20	9.79
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2024

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Natbank, National Association	83.55	1.63	0.00	0.00
Optimumbank	79.37	0.38	0.00	0.00
Anchor Bank	79.29	3.41	0.00	0.00
Desjardins Bank, National Association	75.50	0.40	0.00	0.00
American National Bank	71.90	0.08	0.00	0.00
Locality Bank	67.94	1.13	0.00	0.01
Evermore Bank	67.17	1.80	0.00	0.00
Seacoast National Bank	66.33	1.05	0.05	5.55
Paradise Bank	66.23	3.46	0.00	0.48
Marine Bank & Trust Company	65.67	1.11	0.00	0.00
Bank Of Belle Glade	42.97	0.51	0.00	0.00
Cypress Bank & Trust	42.23	3.11	0.00	0.08
Community Bank Of The South	29.51	1.03	0.00	0.00

Select Peer Average	64.44	1.47	0.00	0.47
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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, 2024

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Desjardins Bank, National Association	76.49	12.80	89.29	0.00	10.71
Natbank, National Association	70.87	24.92	95.79	0.00	4.21
Bank Of Belle Glade	48.70	51.30	100.00	0.00	0.00
Paradise Bank	39.37	60.63	100.00	0.00	0.00
American National Bank	31.07	68.93	100.00	0.00	0.00
Cypress Bank & Trust	28.72	70.00	98.72	1.28	0.00
Seacoast National Bank	28.35	67.37	95.72	3.41	0.88
Marine Bank & Trust Company	26.43	68.78	95.20	0.00	4.80
Optimumbank	25.77	67.98	93.75	0.00	6.25
Anchor Bank	22.76	56.40	79.16	0.00	20.84
Community Bank Of The South	21.94	78.06	100.00	0.00	0.00
Locality Bank	17.59	82.41	100.00	0.00	0.00
Evermore Bank	10.06	89.94	100.00	0.00	0.00

Select Peer Average	34.47	61.50	95.97	0.36	3.67
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the three months ended March 31, 2024

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Paradise Bank	7.84	3.03	6.15	92.90
Natbank, National Association	5.14	3.51	4.36	99.58
Desjardins Bank, National Association	4.98	3.42	4.34	97.96
Evermore Bank	7.01	4.30	4.03	97.46
Optimumbank	6.40	3.95	3.68	97.26
Locality Bank	6.62	4.39	3.62	97.85
Bank Of Belle Glade	4.33	2.37	3.24	101.84
Anchor Bank	6.00	3.84	3.23	94.84
Seacoast National Bank	5.28	3.13	3.19	89.29
Cypress Bank & Trust	5.31	3.36	3.05	91.73
American National Bank	5.11	3.54	2.93	97.55
Community Bank Of The South	4.66	2.35	2.73	91.65
Marine Bank & Trust Company	4.69	3.00	2.59	96.68

Select Peer Average	5.64	3.40	3.28	95.89
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