

Bank Of Belle Glade

Belle Glade, FL

Established
11/14/1963

Florida Bank and Thrift Performance Report

Table of Contents

| Title | Page |
|---------------------------------|-------------|
| PEER GROUP POSITION | 1 |
| EXECUTIVE SUMMARY | 2 |
| SELECTED FINANCIAL DATA | 3 |
| SECURITIES COMPOSITION | 4 |
| LOAN PORTFOLIO COMPOSITION | 5 |
| LOAN PORTFOLIO QUALITY | 6 |
| DEPOSIT BASE COMPOSITION | 7 |
| INTEREST INCOME COMPOSITION | 8 |
| INTEREST EXPENSE COMPOSITION | 9 |
| NONINTEREST INCOME COMPOSITION | 10 |
| NONINTEREST EXPENSE COMPOSITION | 11 |
| PEER GROUP COMPARISONS REPORT | 12-22 |

FLORIDA BANKING TEAM

Ed Hacker, Robert Brink, Ted Hacker, Steve Kania, David Ajvazi, Michael Squitieri, Erica Hines, Sacha Widmaier, Kristen Moroso, Anthony Hagbartsen, Matthew Hanley, Aaron Hintz, Adela Mendez, Jordan Augustyniak, Madeline Bogumil, Natalie Filippone, Lauren Klindt, Phillip Berdeguer, Andrew Joyce, Dylan Frayne, Mai Tran, Meranda Joseph, Patricia Romero

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) |

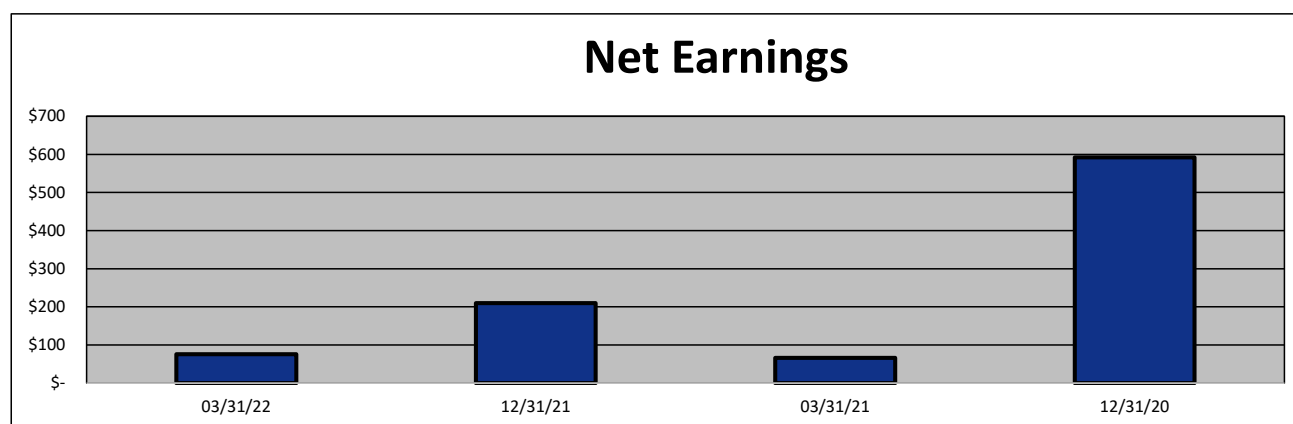
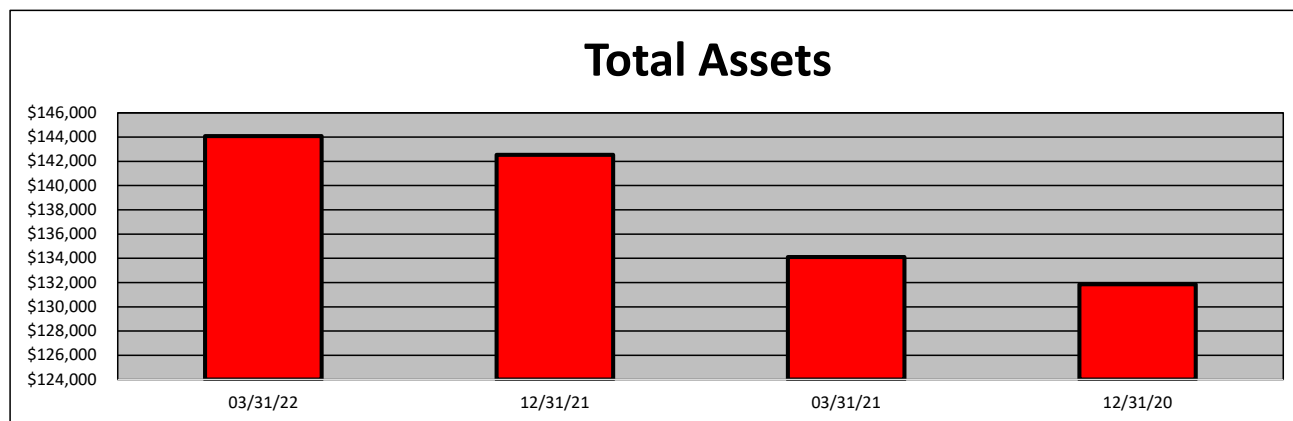
EXECUTIVE SUMMARY - Bank of Belle Glade
(Percentage)

| Period Ending | 03/31/22 | 12/31/21 | 03/31/21 | 12/31/20 | State Avg. | Peer Avg. |
|------------------------------------|----------|----------|----------|----------|------------|-----------|
| CAPITAL RATIOS | | | | | | |
| Equity/Assets | 6.03 | 7.26 | 7.78 | 8.08 | 9.41 | 15.48 |
| Leverage Ratio | 7.06 | 7.54 | 7.94 | 8.30 | 9.61 | 17.73 |
| Tier 1 Cap/Risk Based Assets | 25.99 | 25.30 | 22.68 | 22.57 | 12.53 | 38.03 |
| Risk Based Ratio | 26.98 | 26.26 | 23.55 | 23.44 | 13.38 | 38.70 |
| Common Equity Tier 1 Capital Ratio | 25.99 | 25.30 | 22.68 | 22.57 | 12.50 | 38.03 |
| BALANCE SHEET RATIOS: | | | | | | |
| Loan/Deposit Ratio | 24.12 | 26.49 | 34.26 | 34.56 | 68.26 | 64.73 |
| Loans/Assets | 22.63 | 24.54 | 31.52 | 31.69 | 55.23 | 48.85 |
| Securities/Assets | 30.62 | 34.49 | 29.27 | 34.55 | 16.80 | 13.57 |
| PROFITABILITY: | | | | | | |
| Return on Avg Assets | 0.20 | 0.15 | 0.20 | 0.48 | 0.84 | (1.67) |
| Return on Avg Equity | 3.20 | 2.00 | 2.50 | 5.66 | 9.50 | 2.06 |
| Nonint Income/Avg Assets | 0.25 | 0.22 | 0.25 | 0.27 | 0.87 | 1.16 |
| Net Overhead Ratio | 1.14 | 1.37 | 1.36 | 1.47 | 1.77 | 3.79 |
| Efficiency Ratio | 83.79 | 90.82 | 93.59 | 74.82 | 68.65 | 458.11 |
| Assets (per million) per Employee | 10.29 | 10.96 | 9.58 | 8.79 | 9.09 | 8.92 |
| ASSET QUALITY: | | | | | | |
| Reserves/Loans | 1.23 | 1.14 | 0.95 | 0.96 | 1.34 | 1.13 |
| Nonperforming Loans/Total Loans | 0.00 | 0.00 | 0.00 | 0.00 | 0.74 | 0.13 |
| Nonperforming Assets/Total Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.53 | 0.09 |
| Adjusted Texas Ratio | 0.00 | 0.00 | 0.00 | 0.00 | 4.05 | 1.00 |
| YIELDS & COSTS: | | | | | | |
| Yield on earning assets | 1.65 | 1.83 | 1.82 | 2.54 | 3.30 | 2.72 |
| Cost of funds | 0.28 | 0.36 | 0.45 | 0.63 | 0.46 | 0.26 |
| Net interest margin | 1.51 | 1.65 | 1.59 | 2.21 | 2.64 | 3.14 |
| Avg Earning Assets/Avg Assets | 93.08 | 93.12 | 92.00 | 93.24 | 90.01 | 91.35 |

SELECTED FINANCIAL DATA - Bank of Belle Glade
(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 | 144,080 | 142,528 | 134,107 | 131,851 | 9,973 | 7.44 |
| Cash and Equivalents | 66,174 | 57,780 | 51,988 | 43,851 | 14,186 | 27.29 |
| Securities | 44,122 | 49,152 | 39,251 | 45,548 | 4,871 | 12.41 |
| Loans, net | 32,610 | 34,979 | 42,264 | 41,788 | (9,654) | (22.84) |
| Deposit Accounts | 135,195 | 132,051 | 123,354 | 120,905 | 11,841 | 9.60 |
| Fed Funds & Repos | - | - | - | - | - | NA |
| Total Equity | 8,688 | 10,341 | 10,438 | 10,659 | (1,750) | (16.77) |

| Period Ending | 03/31/22 | 12/31/21 | 03/31/21 | 12/31/20 | \$ Change 12 MTHS | % Change 12 MTHS |
|----------------------------|----------|----------|----------|----------|----------------------|---------------------|
| Net Earnings | 76 | 210 | 66 | 592 | 10 | 15.15 |
| Interest Income | 576 | 2,314 | 549 | 2,899 | 27 | 4.92 |
| Interest Expense | 47 | 232 | 68 | 379 | (21) | (30.88) |
| Net Interest Income | 529 | 2,082 | 481 | 2,520 | 48 | 9.98 |
| Prov for Loan Loss | - | - | - | - | - | NA |
| Noninterest income | 94 | 293 | 81 | 335 | 13 | 16.05 |
| Gain on Sale of Securities | - | 51 | 51 | 66 | (51) | (100.00) |
| Noninterest Expense | 522 | 2,157 | 526 | 2,136 | (4) | (0.76) |
| Net Operating Income | 101 | 218 | 36 | 719 | 65 | 180.56 |
| Income Taxes | 25 | 59 | 21 | 193 | 4 | 19.05 |

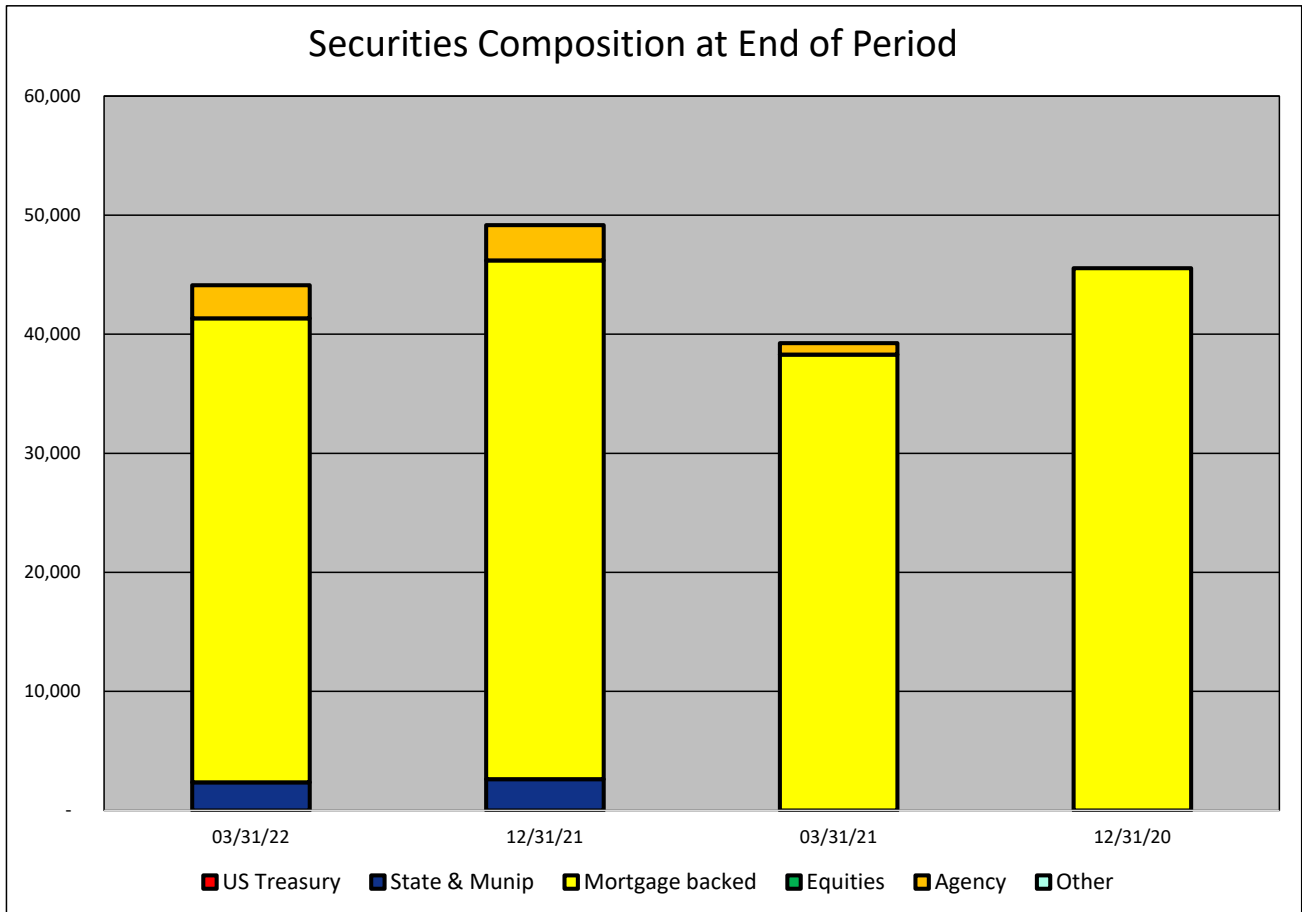


SECURITIES COMPOSITION - Bank of Belle Glade
(Dollars in Thousands)

| As of: | 03/31/22 | 12/31/21 | 03/31/21 | 12/31/20 | \$ Change 12 MTHS | % Change 12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

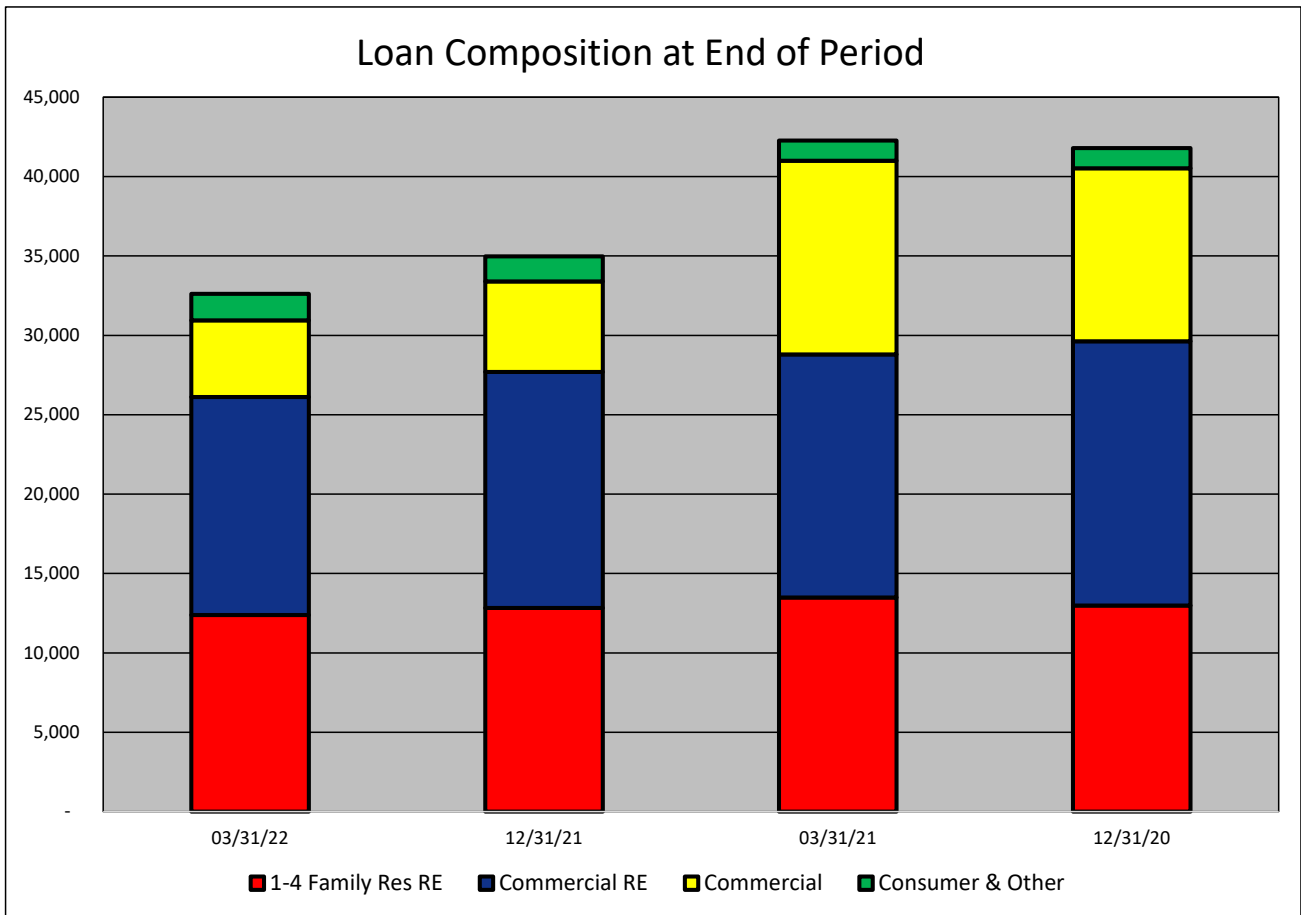
SECURITIES CATEGORY:

| | | | | | | |
|-------------------------|---------------|---------------|---------------|---------------|--------------|--------------|
| US Treasury | - | - | - | - | - | NA |
| State & Munip | 2,368 | 2,624 | - | - | 2,368 | NA |
| Mortgage backed | 38,965 | 43,565 | 38,281 | 45,548 | 684 | 1.79 |
| Equities | - | - | - | - | - | NA |
| Agency | 2,789 | 2,963 | 970 | - | 1,819 | 187.53 |
| Other | - | - | - | - | - | NA |
| Total Securities | 44,122 | 49,152 | 39,251 | 45,548 | 4,871 | 12.41 |



LOAN PORTFOLIO COMPOSITION - Bank of Belle Glade
(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 | 12,378 | 12,832 | 13,489 | 12,982 | (1,111) | (8.24) |
| Commercial RE | 13,740 | 14,858 | 15,305 | 16,645 | (1,565) | (10.23) |
| Commercial | 4,831 | 5,706 | 12,205 | 10,902 | (7,374) | (60.42) |
| Consumer & Other | 1,661 | 1,583 | 1,265 | 1,259 | 396 | 31.30 |
| Loans, Net | 32,610 | 34,979 | 42,264 | 41,788 | (9,654) | (22.84) |



LOAN PORTFOLIO QUALITY - Bank of Belle Glade
(Dollars in Thousands)

| As of: | 03/31/22 | 12/31/21 | 03/31/21 | 12/31/20 | \$ Change 12 MTHS | % Change 12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

LOAN LOSS RESERVE ACTIVITY:

| | | | | | | |
|------------------------------|-----|-----|-----|-----|---|----|
| Beginning Balance | 400 | 400 | 400 | 400 | - | - |
| Total Recoveries | - | - | - | - | - | NA |
| Total Charge-offs | - | - | - | - | - | NA |
| Provision Expense | - | - | - | - | - | NA |
| Writedown Transfer Loans HFS | - | - | - | - | - | NA |
| Adjustments | - | - | - | - | - | NA |
| Ending Balance | 400 | 400 | 400 | 400 | - | - |

NON-PERFORMING ASSETS:

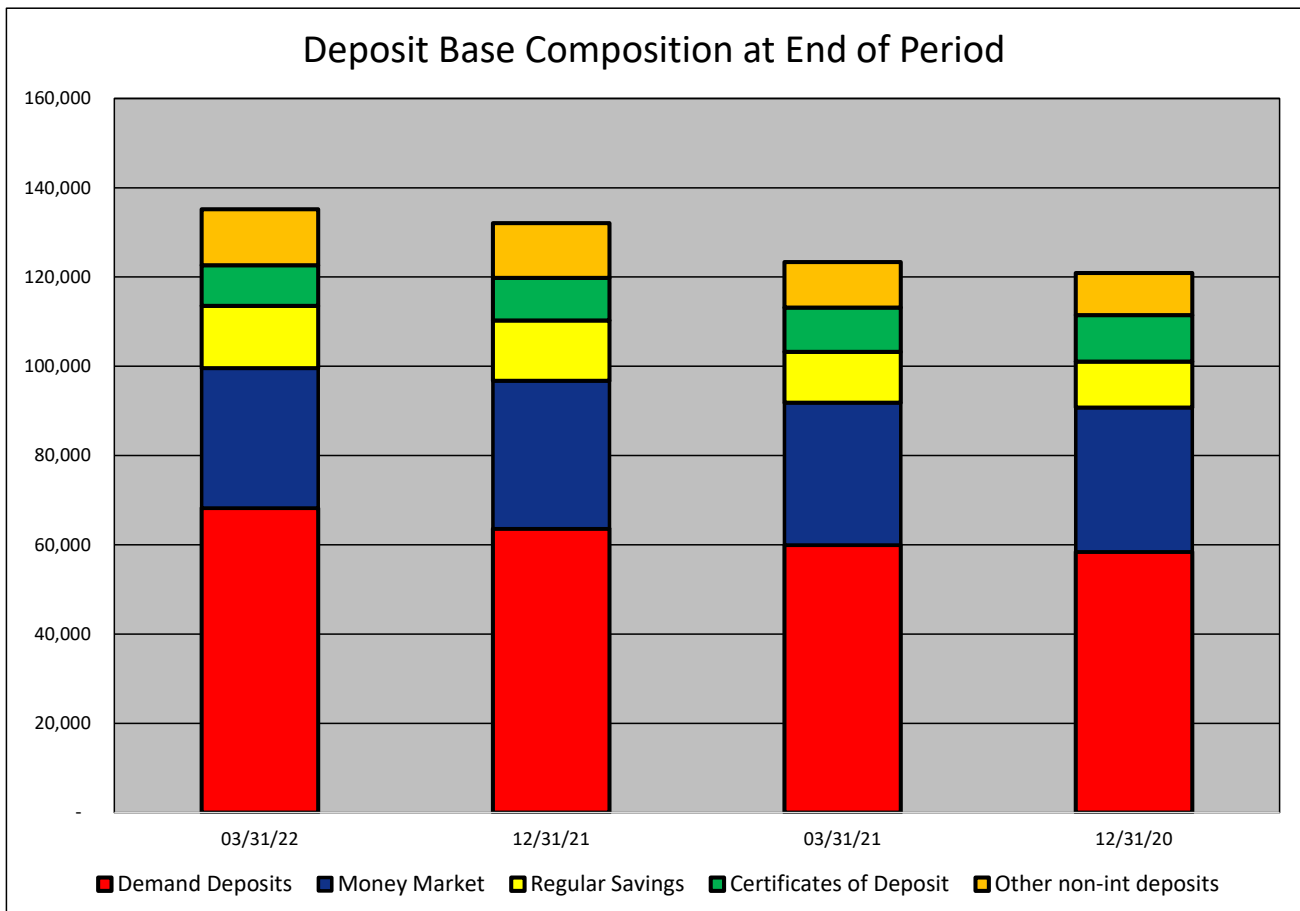
| | | | | | | |
|-------------------------|---|---|---|---|---|----|
| Total-90+ Days Past Due | - | - | - | - | - | NA |
| Total-Nonaccrual | - | - | - | - | - | NA |
| Foreclosed Real Estate | - | - | - | - | - | NA |
| Total Non-perf Assets | - | - | - | - | - | NA |

DEPOSIT BASE COMPOSITION - Bank of Belle Glade
(Dollars in Thousands)

| As of: | 03/31/22 | 12/31/21 | 03/31/21 | 12/31/20 | \$ Change 12 MTHS | % Change 12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

DEPOSIT BASE CATEGORY:

| | | | | | | |
|-------------------------|----------------|----------------|----------------|----------------|---------------|-------------|
| Demand Deposits | 68,261 | 63,604 | 59,944 | 58,424 | 8,317 | 13.87 |
| Money Market | 31,336 | 33,128 | 31,891 | 32,346 | (555) | (1.74) |
| Regular Savings | 13,911 | 13,535 | 11,403 | 10,307 | 2,508 | 21.99 |
| Certificates of Deposit | 9,109 | 9,524 | 9,928 | 10,389 | (819) | (8.25) |
| Other non-int deposits | 12,578 | 12,260 | 10,188 | 9,439 | 2,390 | 23.46 |
| Total Deposits | 135,195 | 132,051 | 123,354 | 120,905 | 11,841 | 9.60 |

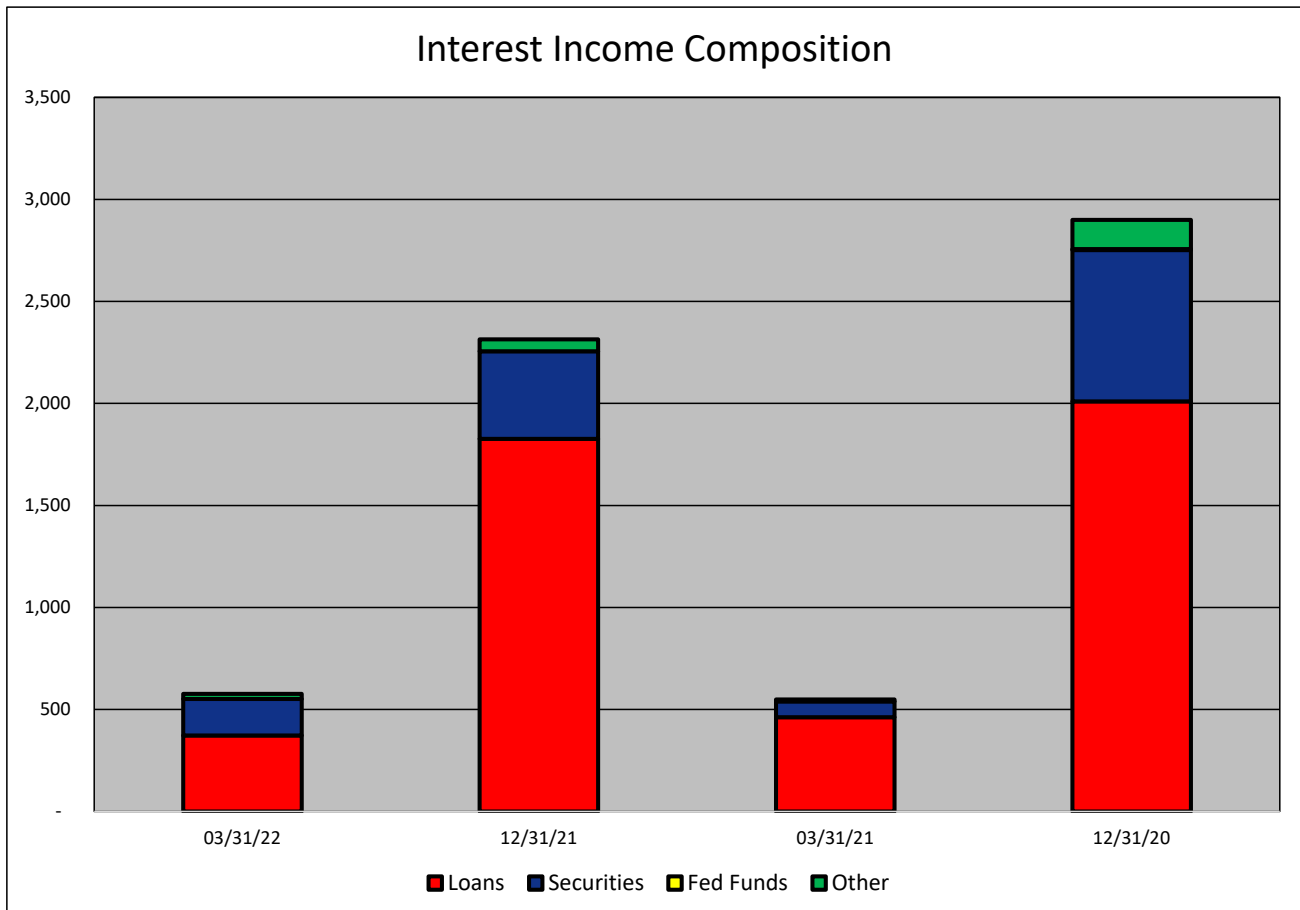


INTEREST INCOME COMPOSITION- Bank of Belle Glade
(Dollars in Thousands)

| As of: | 03/31/22 | 12/31/21 | 03/31/21 | 12/31/20 | \$ Change 12 MTHS | % Change 12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

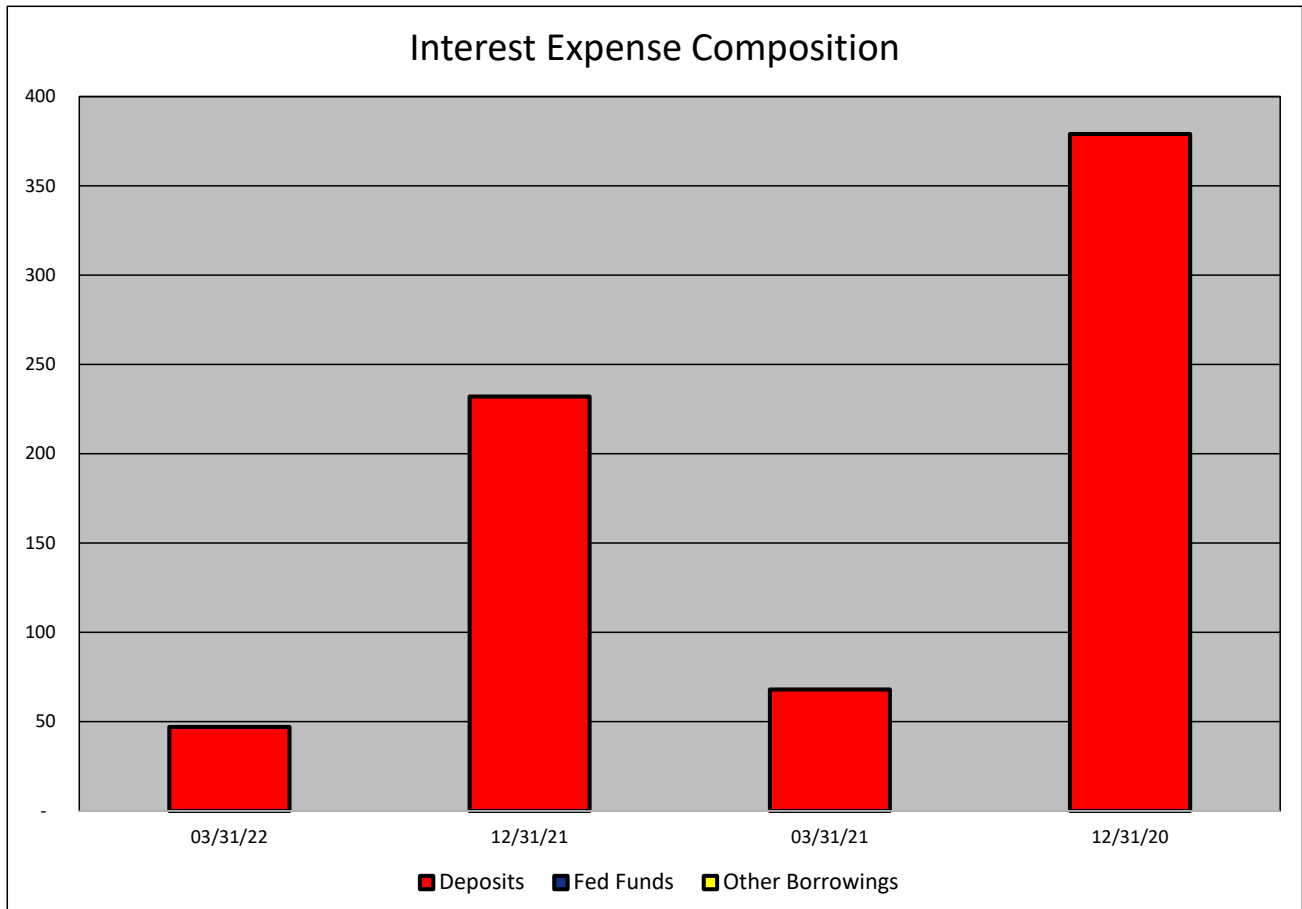
INTEREST INCOME CATEGORY

| | | | | | | |
|-------------------------|-----|-------|-----|-------|------|---------|
| Loans | 373 | 1,826 | 462 | 2,010 | (89) | (19.26) |
| Securities | 178 | 429 | 78 | 742 | 100 | 128.21 |
| Fed Funds | - | - | - | 4 | - | NA |
| Other | 25 | 59 | 9 | 143 | 16 | 177.78 |
| Total Int Income | 576 | 2,314 | 549 | 2,899 | 27 | 4.92 |



INTEREST EXPENSE COMPOSITION- Bank of Belle Glade
(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 | 47 | 232 | 68 | 379 | (21) | (30.88) |
| Fed Funds | - | - | - | - | - | NA |
| Other Borrowings | - | - | - | - | - | NA |
| Total Int Expense | 47 | 232 | 68 | 379 | (21) | (30.88) |

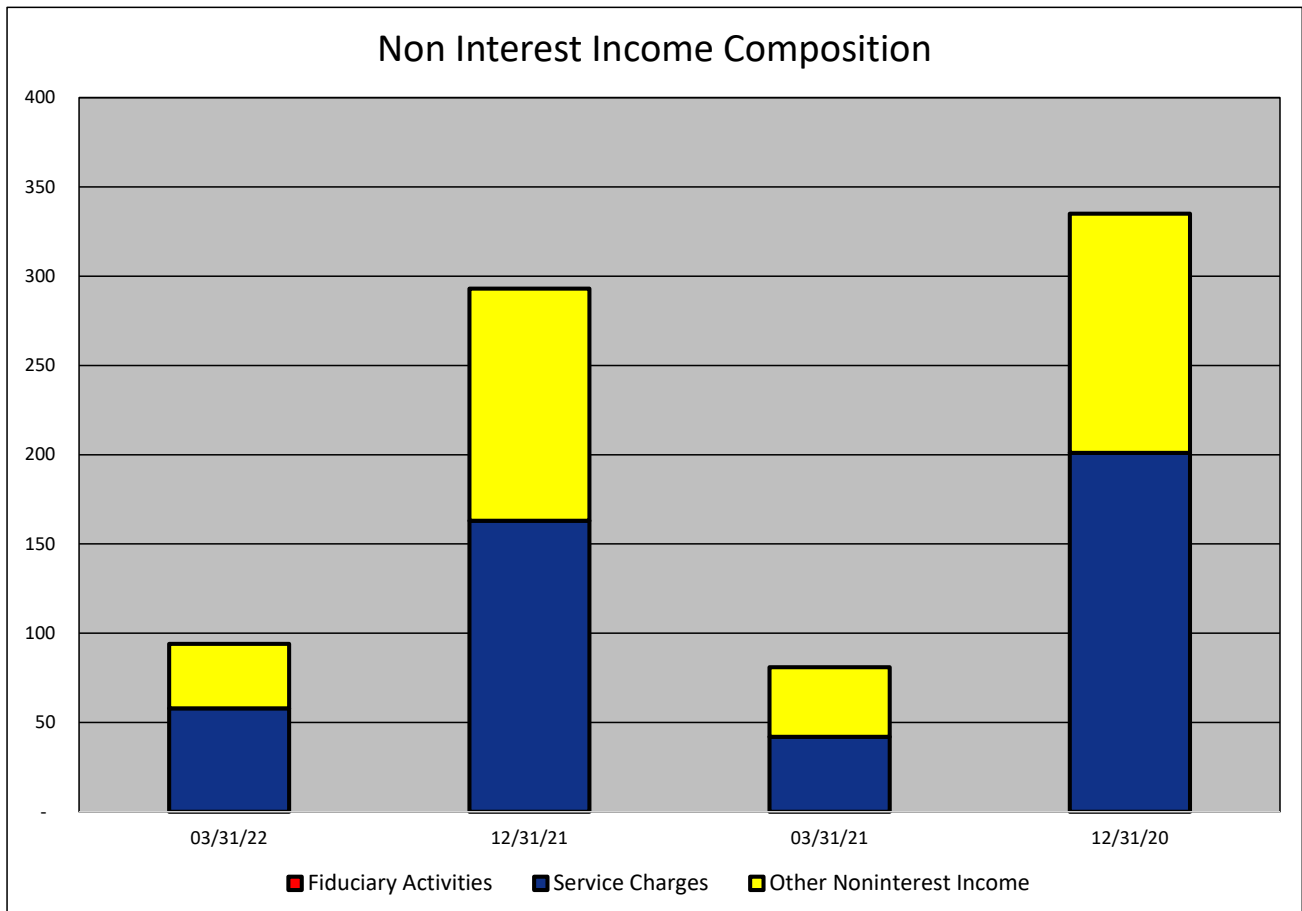


NONINTEREST INCOME COMPOSITION- Bank of Belle Glade
(Dollars in Thousands)

| As of: | 03/31/22 | 12/31/21 | 03/31/21 | 12/31/20 | \$ Change 12 MTHS | % Change 12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

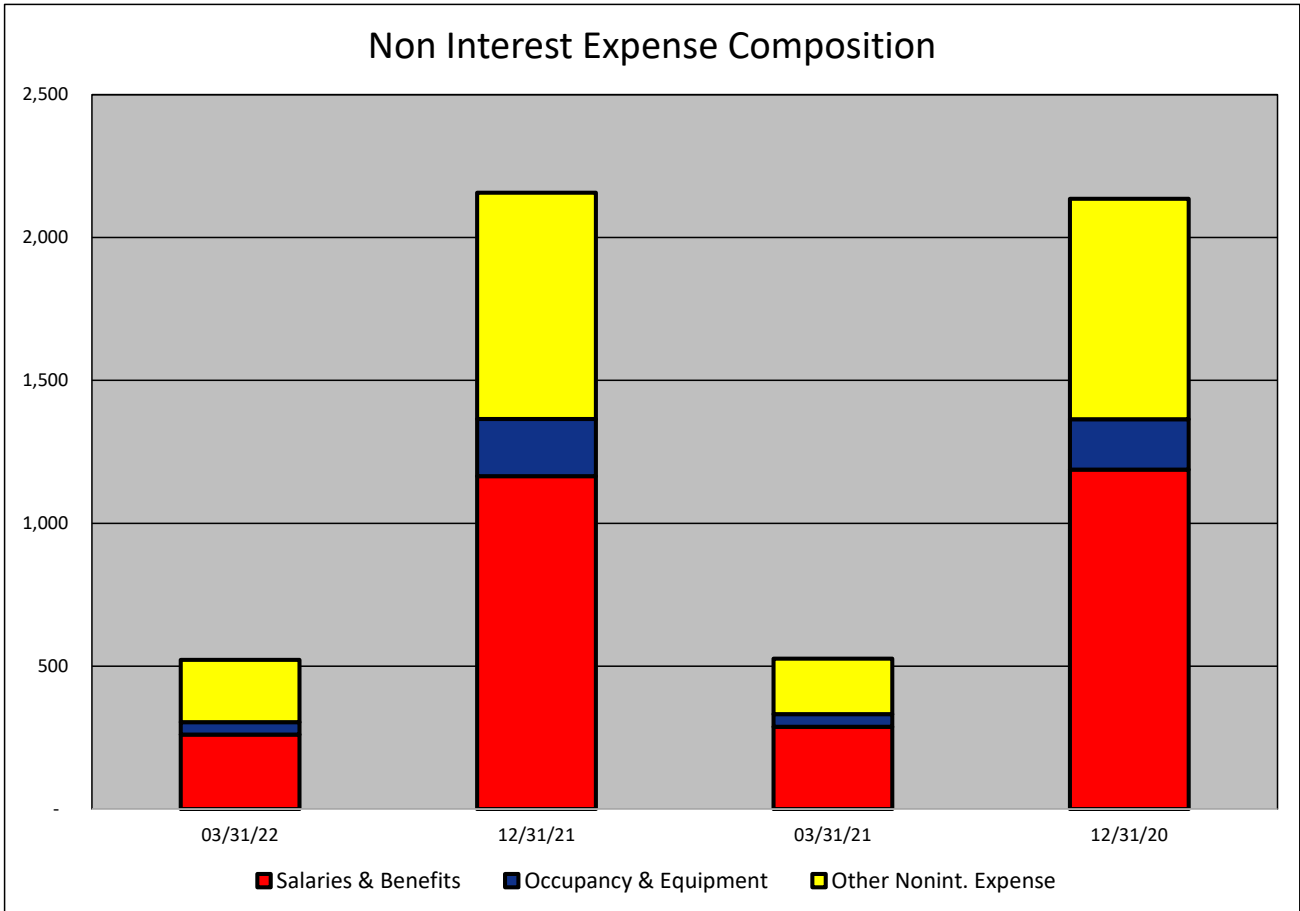
NONINTEREST INCOME CATEGORY

| | | | | | | |
|-----------------------------|-----------|------------|-----------|------------|-----------|--------------|
| Fiduciary Activities | - | - | - | - | - | NA |
| Service Charges | 58 | 163 | 42 | 201 | 16 | 38.10 |
| Other Noninterest Income | 36 | 130 | 39 | 134 | (3) | (7.69) |
| Total Nonint. Income | 94 | 293 | 81 | 335 | 13 | 16.05 |



NONINTEREST EXPENSE COMPOSITION- Bank of Belle Glade
(Dollars in Thousands)

| As of: | 03/31/22 | 12/31/21 | 03/31/21 | 12/31/20 | \$ Change 12 MTHS | % Change 12 MTHS |
|-------------------------------------|------------|--------------|------------|--------------|----------------------|---------------------|
| NONINTEREST EXPENSE CATEGORY | | | | | | |
| Salaries & Benefits | 261 | 1,165 | 288 | 1,188 | (27) | (9.38) |
| Occupancy & Equipment | 43 | 200 | 44 | 176 | (1) | (2.27) |
| Other Nonint. Expense | 218 | 792 | 194 | 772 | 24 | 12.37 |
| Total Nonint. Expense | 522 | 2,157 | 526 | 2,136 | (4) | (0.76) |



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 |
|----------------------------|------------------|----------------|--------------|

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 |
|----------------------------|---------|---------|------|

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 |
|----------------------------|-------|-------|-------|-------|-------|

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 |
|----------------------------|-------|-------|-------|

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 |
|----------------------------|-----------|--------|------|

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 |
|----------------------------|------|------|--------|------|

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 |
|----------------------------|------|------|------|------|

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 |
|----------------------------|------|-------|------|------|-------|

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 |
|----------------------------|-------|------|------|------|

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 |
|----------------------------|-------|-------|-------|------|------|

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 |
|----------------------------|------|------|------|-------|