

Cypress Bank & Trust

Melbourne, FL

Established

8/16/2021

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)

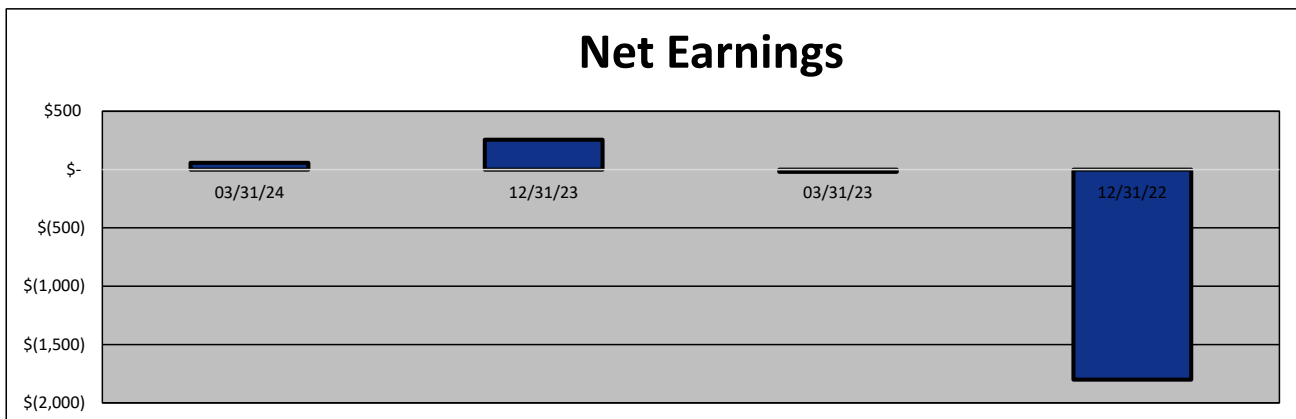
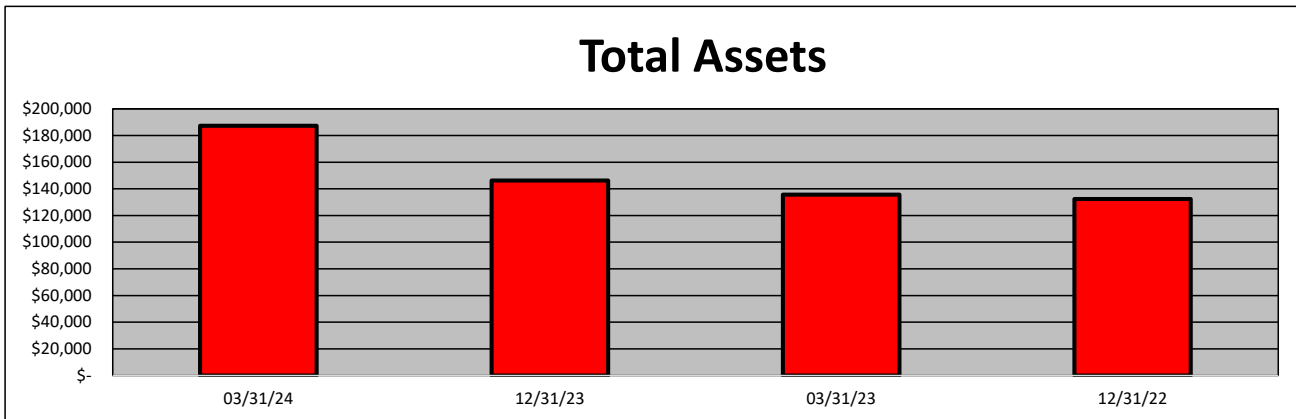
EXECUTIVE SUMMARY - Cypress Bank & Trust
(Percentage)

Period Ending	03/31/24	12/31/23	03/31/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	9.37	11.94	11.52	11.79	9.56	11.87
Leverage Ratio	10.22	11.87	11.20	11.62	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	48.99	62.31	53.72	46.06	73.91	79.80
Loans/Assets	42.75	52.38	45.53	39.32	62.12	65.13
Securities/Assets	17.75	20.24	19.94	18.19	20.01	13.01
PROFITABILITY:						
Return on Avg Assets	0.14	0.19	(0.06)	(1.63)	0.74	0.64
Return on Avg Equity	1.30	1.54	(0.49)	(11.07)	10.88	8.16
Nonint Income/Avg Assets	5.80	6.63	6.05	7.33	0.79	0.83
Net Overhead Ratio	2.56	2.72	3.04	3.73	2.13	2.53
Efficiency Ratio	97.19	95.92	98.81	116.35	73.35	76.56
Assets (per million) per Employee	3.47	2.71	2.66	2.45	10.38	8.71
ASSET QUALITY:						
Allowance/Loans	1.21	1.23	1.50	1.65	1.31	1.03
Nonperforming Loans/Total Loans	0.00	0.00	0.00	0.00	0.50	0.14
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.00	0.32	0.11
Adjusted Texas Ratio	0.00	0.00	0.00	0.00	3.59	0.95
YIELDS & COSTS:						
Yield on earning assets	5.31	5.04	4.63	2.68	5.37	5.64
Cost of funds	3.36	2.63	1.96	0.58	3.00	3.40
Net interest margin	3.05	3.43	3.48	2.34	2.82	3.28
Avg Earning Assets/Avg Assets	91.73	90.80	90.50	92.85	95.76	95.89

SELECTED FINANCIAL DATA - Cypress Bank & Trust
(Dollars in Thousands)

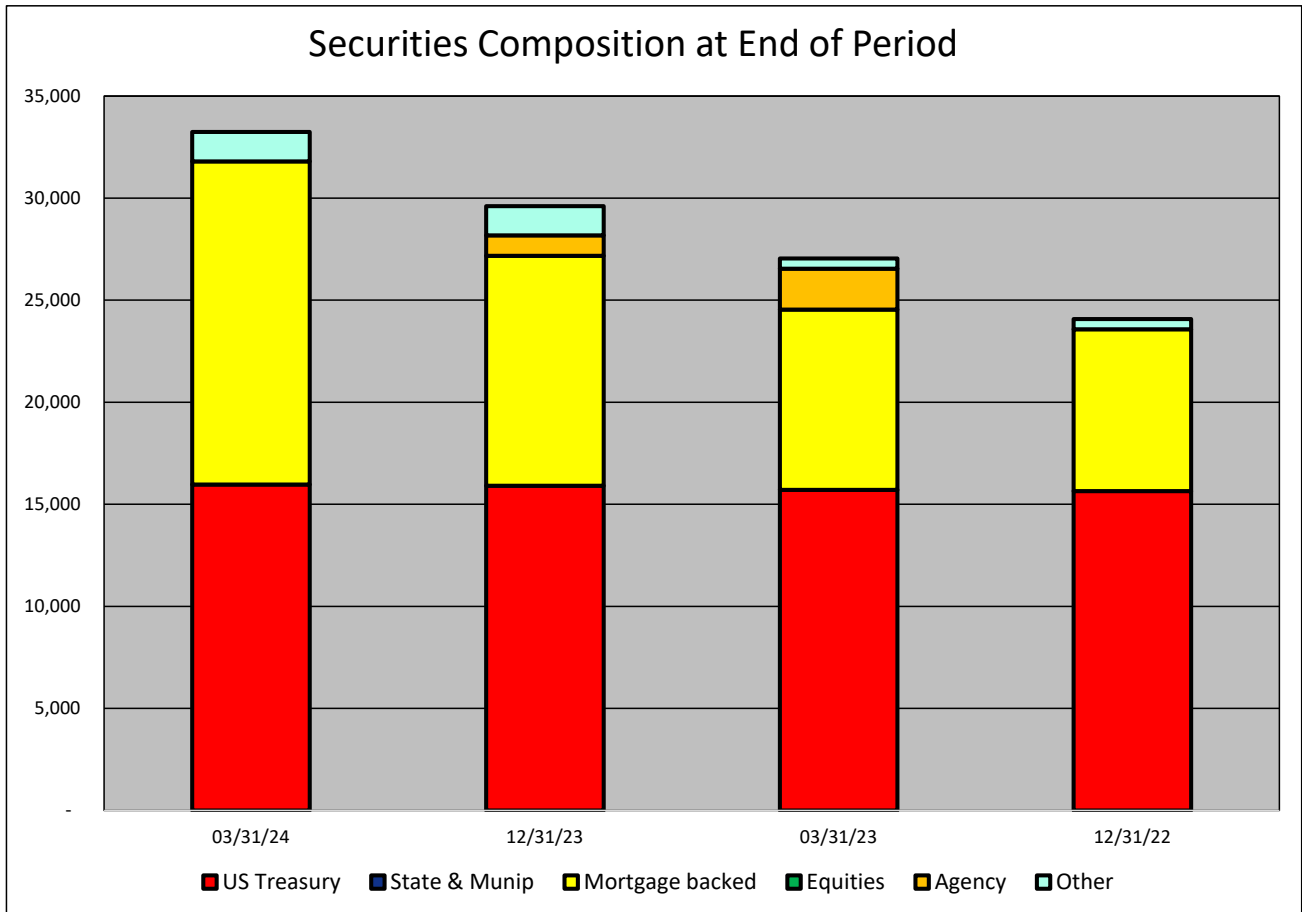
As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	187,234	146,276	135,596	132,351	51,638	38.08
Cash and Equivalents	61,909	28,265	35,328	44,572	26,581	75.24
Securities	33,240	29,612	27,039	24,078	6,201	22.93
Loans, net	80,047	76,621	61,740	52,034	18,307	29.65
Deposit Accounts	163,410	122,967	114,922	112,979	48,488	42.19
Fed Funds & Repos	2,122	1,912	1,444	-	678	46.95
Total Equity	17,549	17,469	15,616	15,608	1,933	12.38

Period Ending	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	57	256	(19)	(1,800)	76	(400.00)
Interest Income	1,981	6,225	1,372	2,749	609	44.39
Interest Expense	844	1,981	341	346	503	147.51
Net Interest Income	1,137	4,244	1,031	2,403	106	10.28
Prov for Credit Losses	25	85	65	673	(40)	(61.54)
Noninterest income	2,356	9,022	1,982	8,100	374	18.87
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	3,395	12,725	2,977	12,220	418	14.04
Net Operating Income	73	456	(29)	(2,390)	102	(351.72)
Income Taxes	16	81	(10)	(590)	26	(260.00)



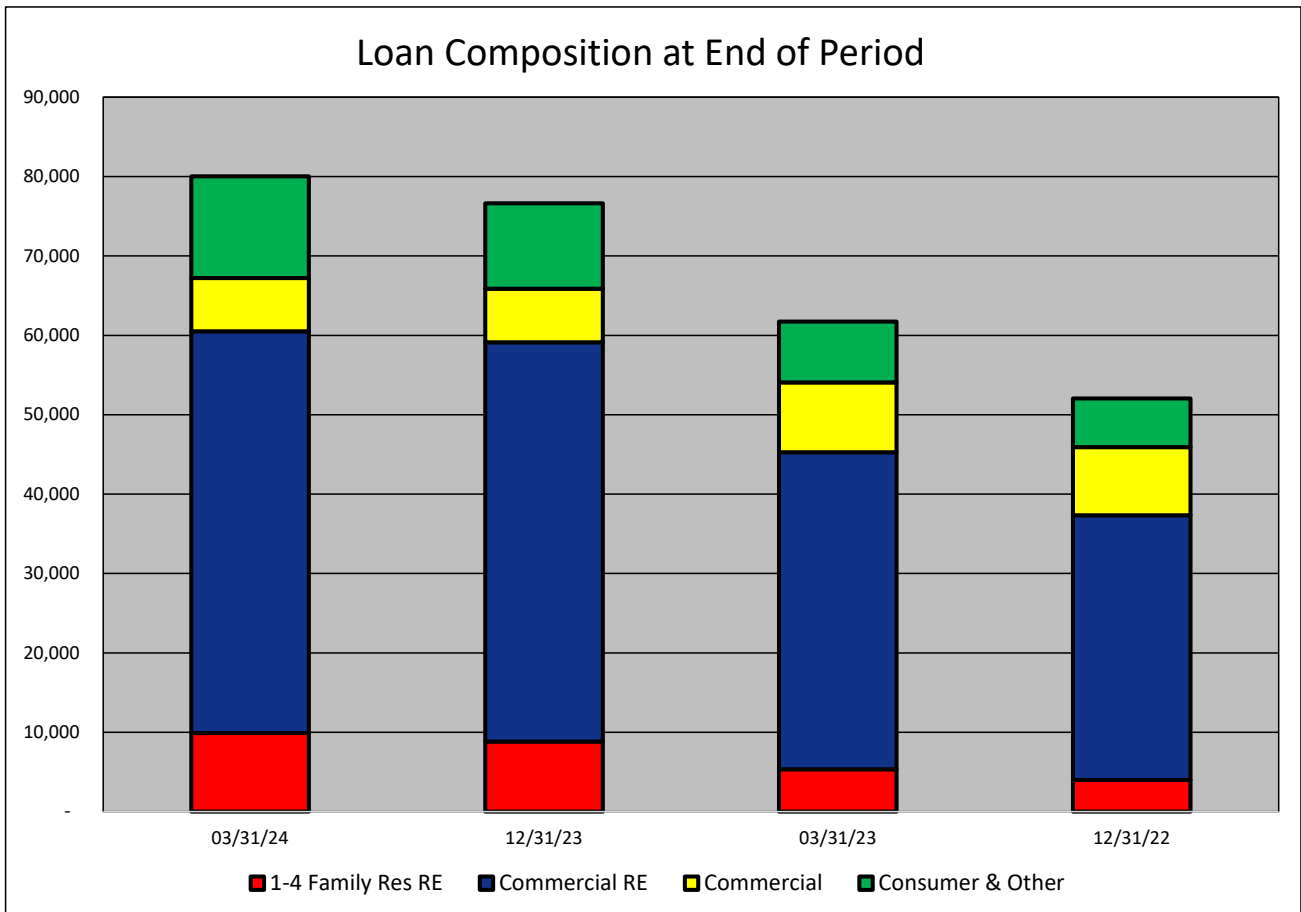
SECURITIES COMPOSITION - Cypress Bank & Trust
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	15,972	15,906	15,710	15,646	262	1.67
State & Munip	-	-	-	-	-	NA
Mortgage backed	15,830	11,268	8,828	7,931	7,002	79.32
Equities	-	-	-	-	-	NA
Agency	-	1,000	2,000	-	(2,000)	(100.00)
Other	1,438	1,438	501	501	937	187.03
Total Securities	33,240	29,612	27,039	24,078	6,201	22.93



LOAN PORTFOLIO COMPOSITION - Cypress Bank & Trust
(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	9,903	8,822	5,322	3,974	4,581	86.08
Commercial RE	50,607	50,314	39,942	33,356	10,665	26.70
Commercial	6,704	6,743	8,814	8,599	(2,110)	(23.94)
Consumer & Other	12,833	10,742	7,662	6,105	5,171	67.49
Loans, Net	80,047	76,621	61,740	52,034	18,307	29.65



LOAN PORTFOLIO QUALITY - Cypress Bank & Trust
(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	944	859	859	186	85	9.90
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	-	-	-	-	NA
Provision Expense	25	85	65	673	(40)	(61.54)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	969	944	924	859	45	4.87

NON-PERFORMING ASSETS:

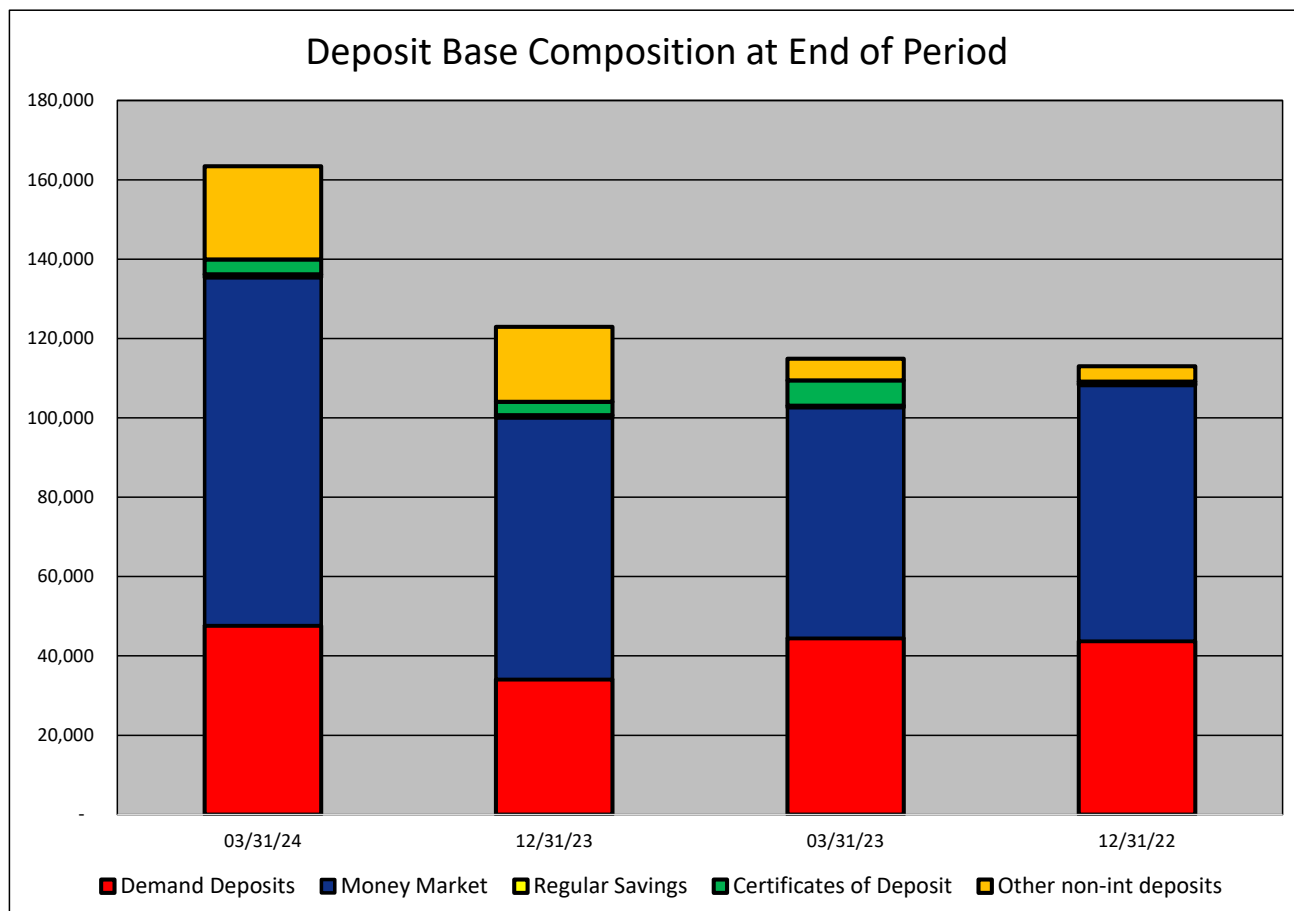
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	-	-	-	NA

DEPOSIT BASE COMPOSITION - Cypress Bank & Trust
(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	47,656	34,072	44,448	43,700	3,208	7.22
Money Market	87,764	66,018	58,202	64,521	29,562	50.79
Regular Savings	795	574	422	309	373	88.39
Certificates of Deposit	3,735	3,405	6,383	643	(2,648)	(41.49)
Other non-int deposits	23,460	18,898	5,467	3,806	17,993	329.12
Total Deposits	163,410	122,967	114,922	112,979	48,488	42.19

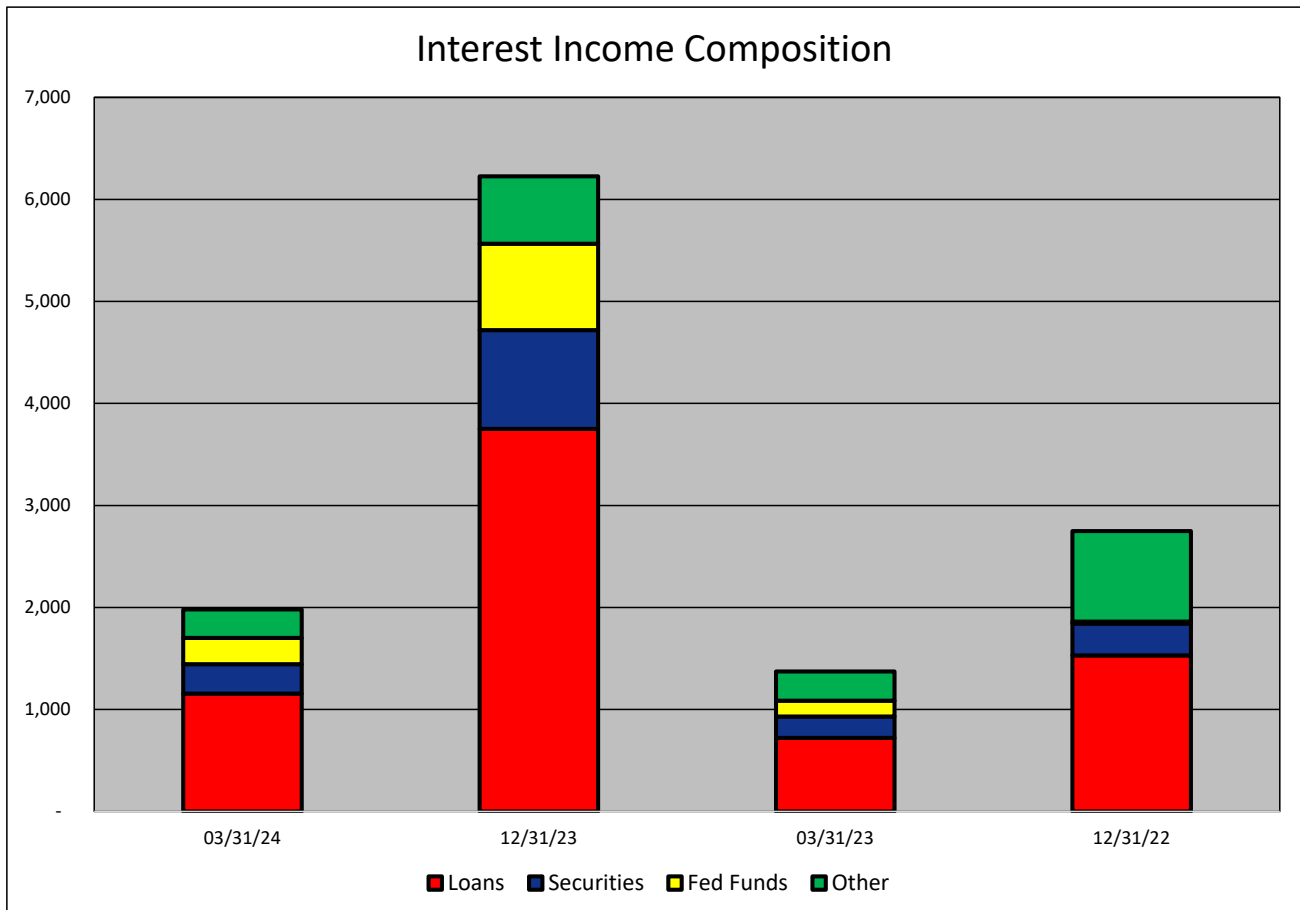


INTEREST INCOME COMPOSITION- Cypress Bank & Trust
(Dollars in Thousands)

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 INCOME CATEGORY

Loans	1,156	3,751	721	1,529	435	60.33
Securities	289	967	210	313	79	37.62
Fed Funds	257	848	156	20	101	64.74
Other	279	659	285	887	(6)	(2.11)
Total Int Income	1,981	6,225	1,372	2,749	609	44.39

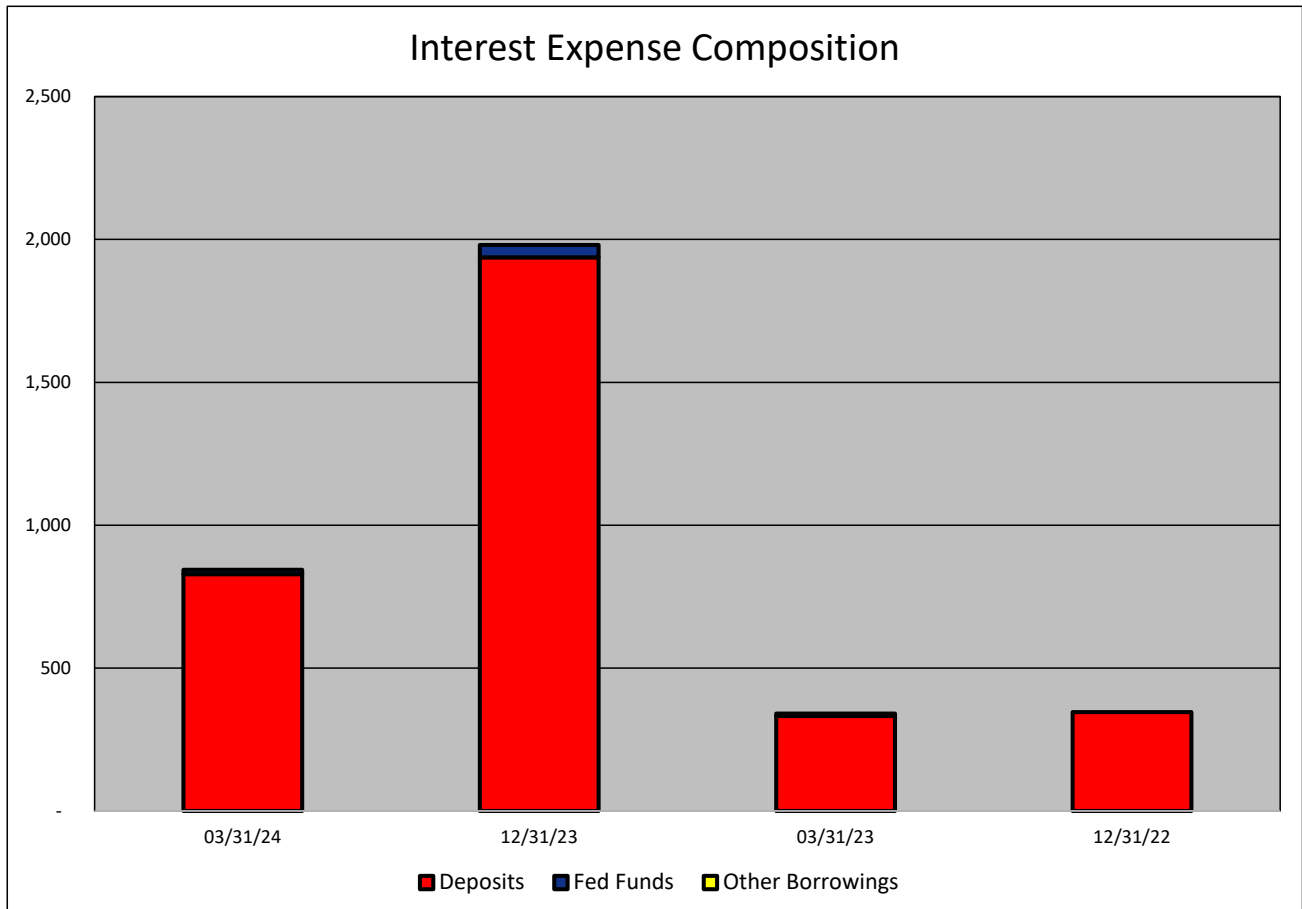


INTEREST EXPENSE COMPOSITION- Cypress Bank & Trust
(Dollars in Thousands)

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	829	1,937	332	346	497	149.70
Fed Funds	15	44	9	-	6	66.67
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	844	1,981	341	346	503	147.51

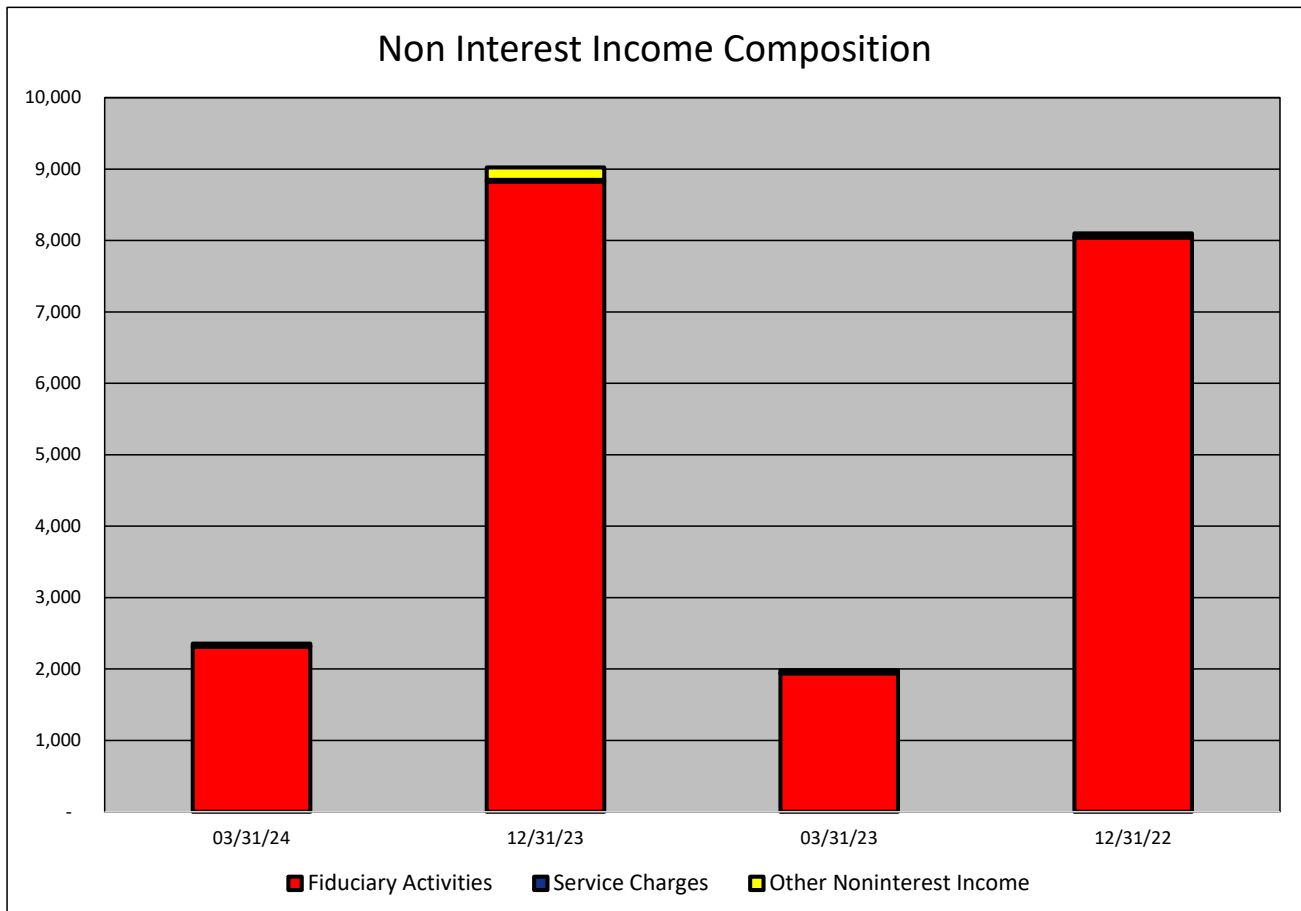


NONINTEREST INCOME COMPOSITION- Cypress Bank & Trust
(Dollars in Thousands)

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 INCOME CATEGORY

Fiduciary Activities	2,311	8,824	1,938	8,041	373	19.25
Service Charges	7	23	4	10	3	75.00
Other Noninterest Income	38	175	40	49	(2)	(5.00)
Total Nonint. Income	2,356	9,022	1,982	8,100	374	18.87

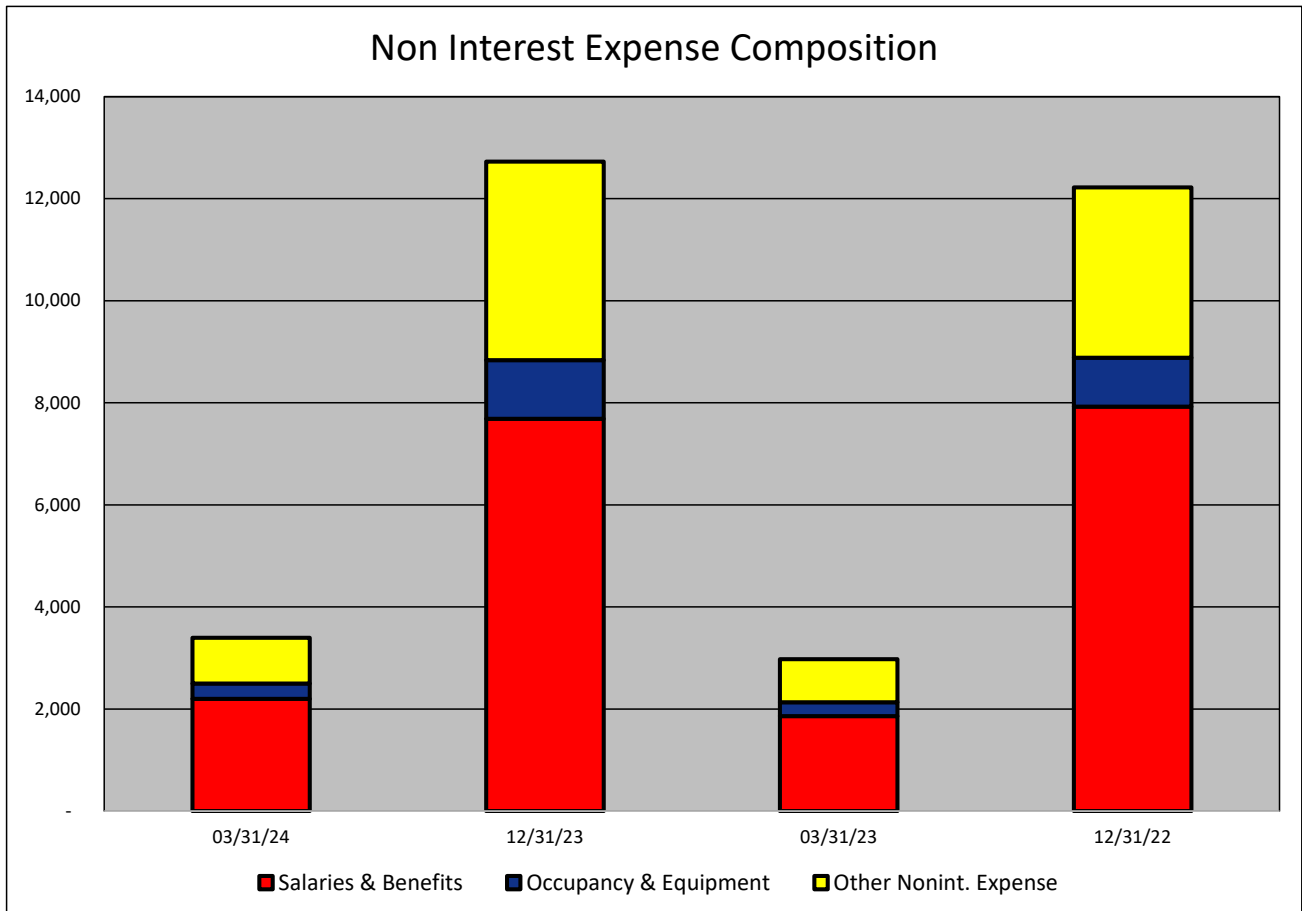


NONINTEREST EXPENSE COMPOSITION- Cypress Bank & Trust
(Dollars in Thousands)

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	2,201	7,687	1,861	7,925	340	18.27
Occupancy & Equipment	298	1,149	272	958	26	9.56
Other Nonint. Expense	896	3,889	844	3,337	52	6.16
Total Nonint. Expense	3,395	12,725	2,977	12,220	418	14.04



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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