

Desjardins Bank, National Association

Hallandale, FL

Established

2/28/1992

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)

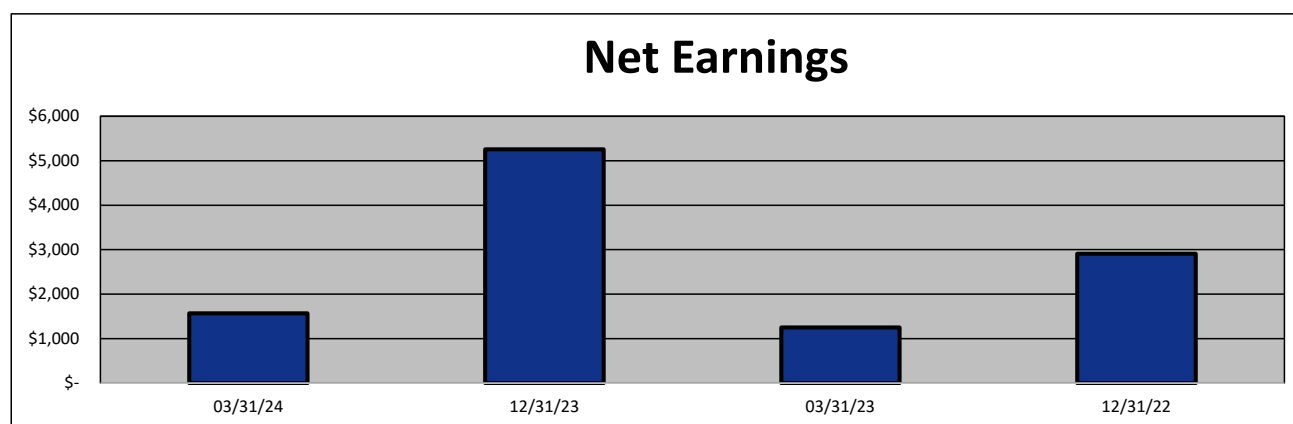
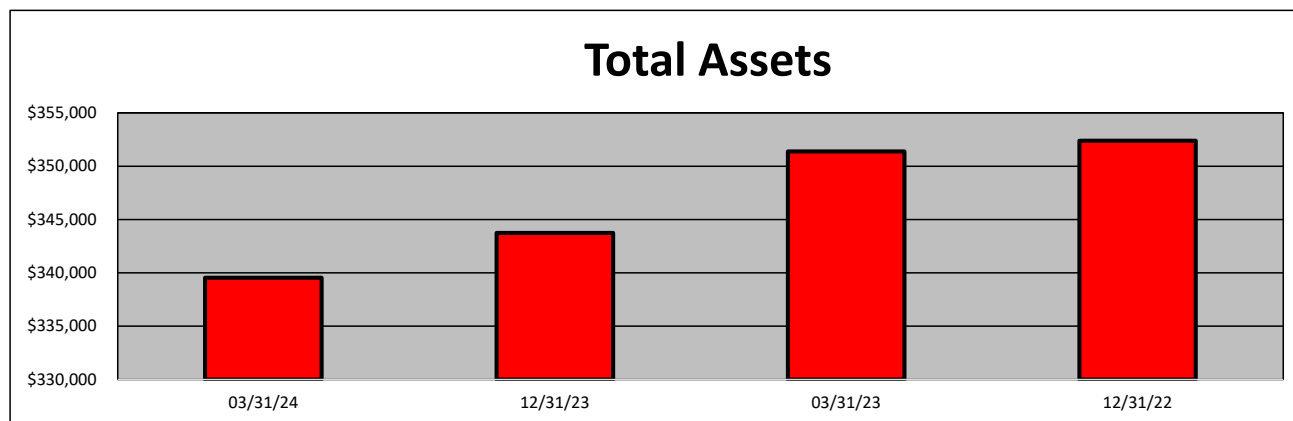
**EXECUTIVE SUMMARY - Desjardins Bank, National Association
(Percentage)**

Period Ending	03/31/24	12/31/23	03/31/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	16.48	15.82	14.34	13.09	9.56	11.87
Leverage Ratio	16.48	15.92	14.74	13.23	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	103.57	101.03	90.08	82.57	73.91	79.80
Loans/Assets	76.29	76.82	71.10	69.59	62.12	65.13
Securities/Assets	7.03	7.07	7.43	7.53	20.01	13.01
PROFITABILITY:						
Return on Avg Assets	1.85	1.55	1.47	0.82	0.74	0.64
Return on Avg Equity	11.37	10.30	10.38	7.57	10.88	8.16
Nonint Income/Avg Assets	1.01	0.83	1.05	0.77	0.79	0.83
Net Overhead Ratio	1.78	1.89	1.81	1.96	2.13	2.53
Efficiency Ratio	52.93	56.33	59.27	70.34	73.35	76.56
Assets (per million) per Employee	7.55	7.47	7.48	6.65	10.38	8.71
ASSET QUALITY:						
Allowance/Loans	1.04	1.02	1.03	1.05	1.31	1.03
Nonperforming Loans/Total Loans	0.11	0.11	0.00	0.00	0.50	0.14
Nonperforming Assets/Total Assets	0.08	0.08	0.00	0.00	0.32	0.11
Adjusted Texas Ratio	0.49	0.51	0.00	0.00	3.59	0.95
YIELDS & COSTS:						
Yield on earning assets	4.98	4.62	4.28	3.24	5.37	5.64
Cost of funds	3.42	2.89	2.43	0.56	3.00	3.40
Net interest margin	4.34	4.08	3.86	3.17	2.82	3.28
Avg Earning Assets/Avg Assets	97.96	97.86	97.78	98.16	95.76	95.89

SELECTED FINANCIAL DATA - Desjardins Bank, National Association
(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	339,536	343,735	351,388	352,386	(11,852)	(3.37)
Cash and Equivalents	53,449	52,282	72,400	77,363	(18,951)	(26.18)
Securities	23,864	24,301	26,105	26,540	(2,241)	(8.58)
Loans, net	259,020	264,058	249,825	245,220	9,195	3.68
Deposit Accounts	250,084	261,360	277,346	296,988	(27,262)	(9.83)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	55,960	54,391	50,387	46,135	5,573	11.06

Period Ending	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	1,568	5,256	1,252	2,908	316	25.24
Interest Income	4,141	15,352	3,576	11,210	565	15.80
Interest Expense	530	1,795	349	217	181	51.86
Net Interest Income	3,611	13,557	3,227	10,993	384	11.90
Prov for Credit Losses	-	105	-	170	-	NA
Noninterest income	855	2,814	893	2,724	(38)	(4.26)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	2,364	9,222	2,442	9,649	(78)	(3.19)
Net Operating Income	2,102	7,044	1,678	3,898	424	25.27
Income Taxes	534	1,788	426	990	108	25.35

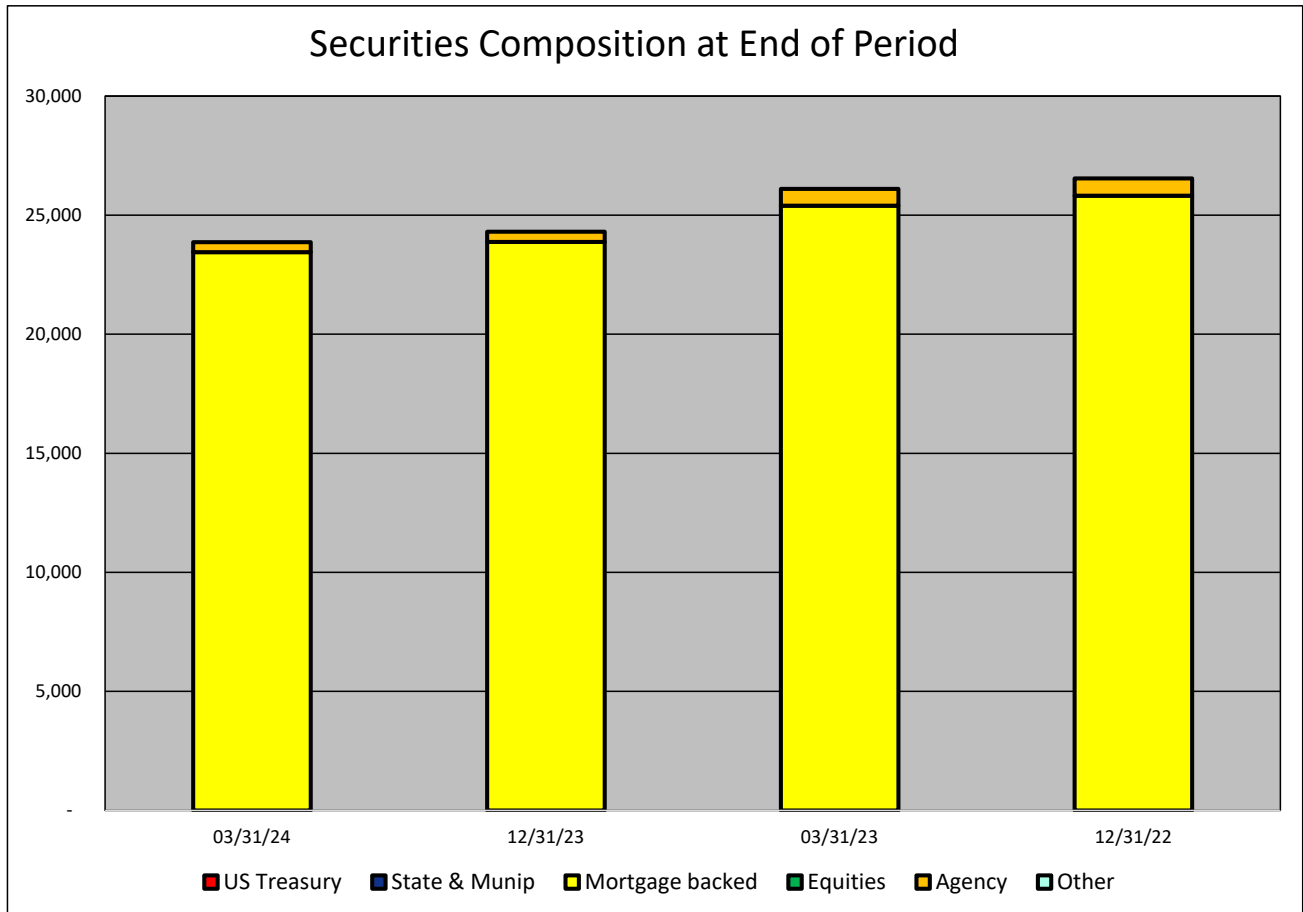


SECURITIES COMPOSITION - Desjardins Bank, National Association
(Dollars in Thousands)

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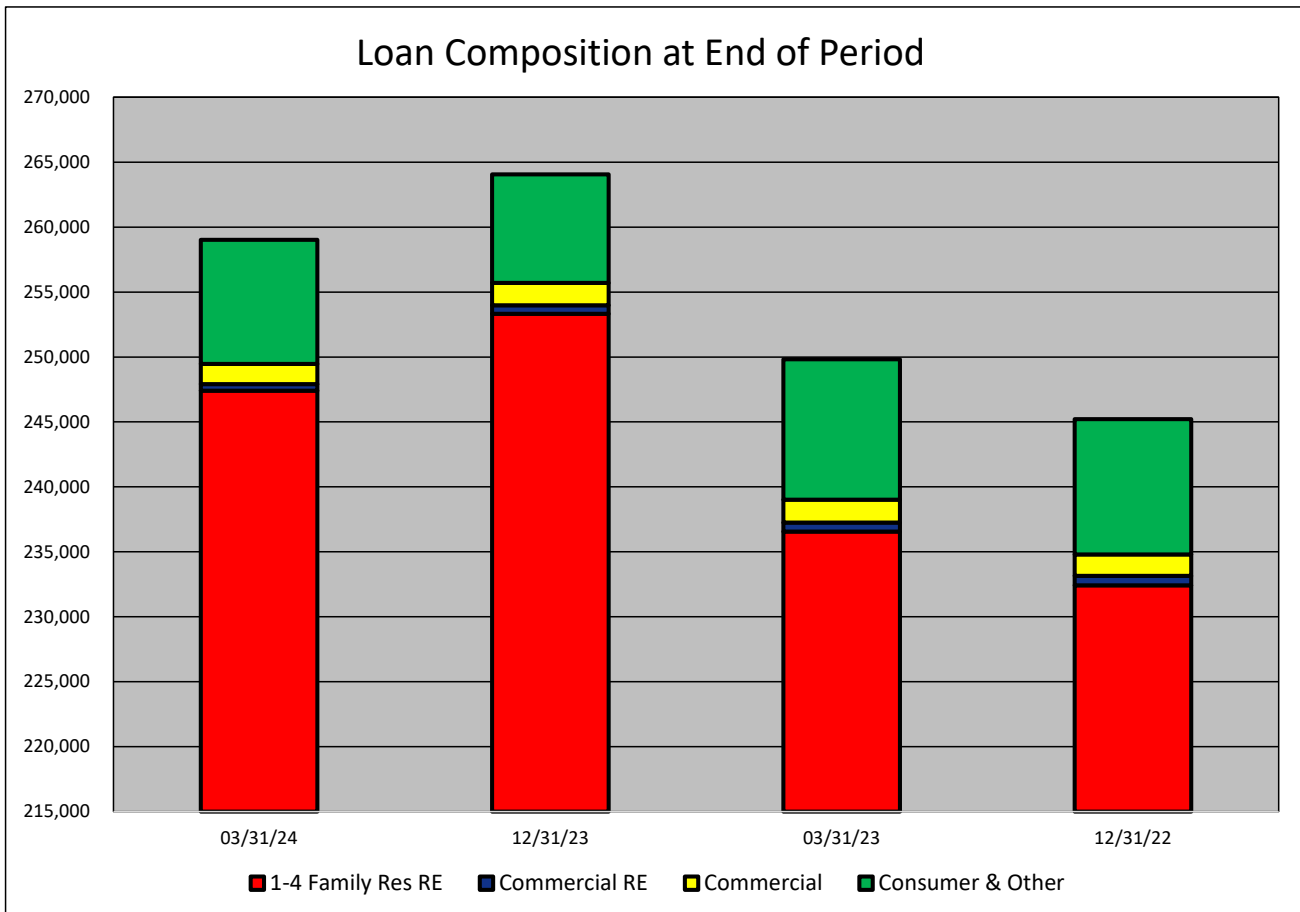
SECURITIES CATEGORY:

US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	23,448	23,877	25,397	25,818	(1,949)	(7.67)
Equities	-	-	-	-	-	NA
Agency	416	424	708	722	(292)	(41.24)
Other	-	-	-	-	-	NA
Total Securities	23,864	24,301	26,105	26,540	(2,241)	(8.58)



LOAN PORTFOLIO COMPOSITION - Desjardins Bank, National Association
(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	247,412	253,335	236,563	232,426	10,849	4.59
Commercial RE	499	647	683	723	(184)	(26.94)
Commercial	1,551	1,720	1,773	1,660	(222)	(12.52)
Consumer & Other	9,558	8,356	10,806	10,411	(1,248)	(11.55)
Loans, Net	259,020	264,058	249,825	245,220	9,195	3.68



LOAN PORTFOLIO QUALITY - Desjardins Bank, National Association
(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	2,684	2,579	2,579	2,409	105	4.07
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	-	-	-	-	NA
Provision Expense	-	105	-	170	-	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	2,684	2,684	2,579	2,579	105	4.07

NON-PERFORMING ASSETS:

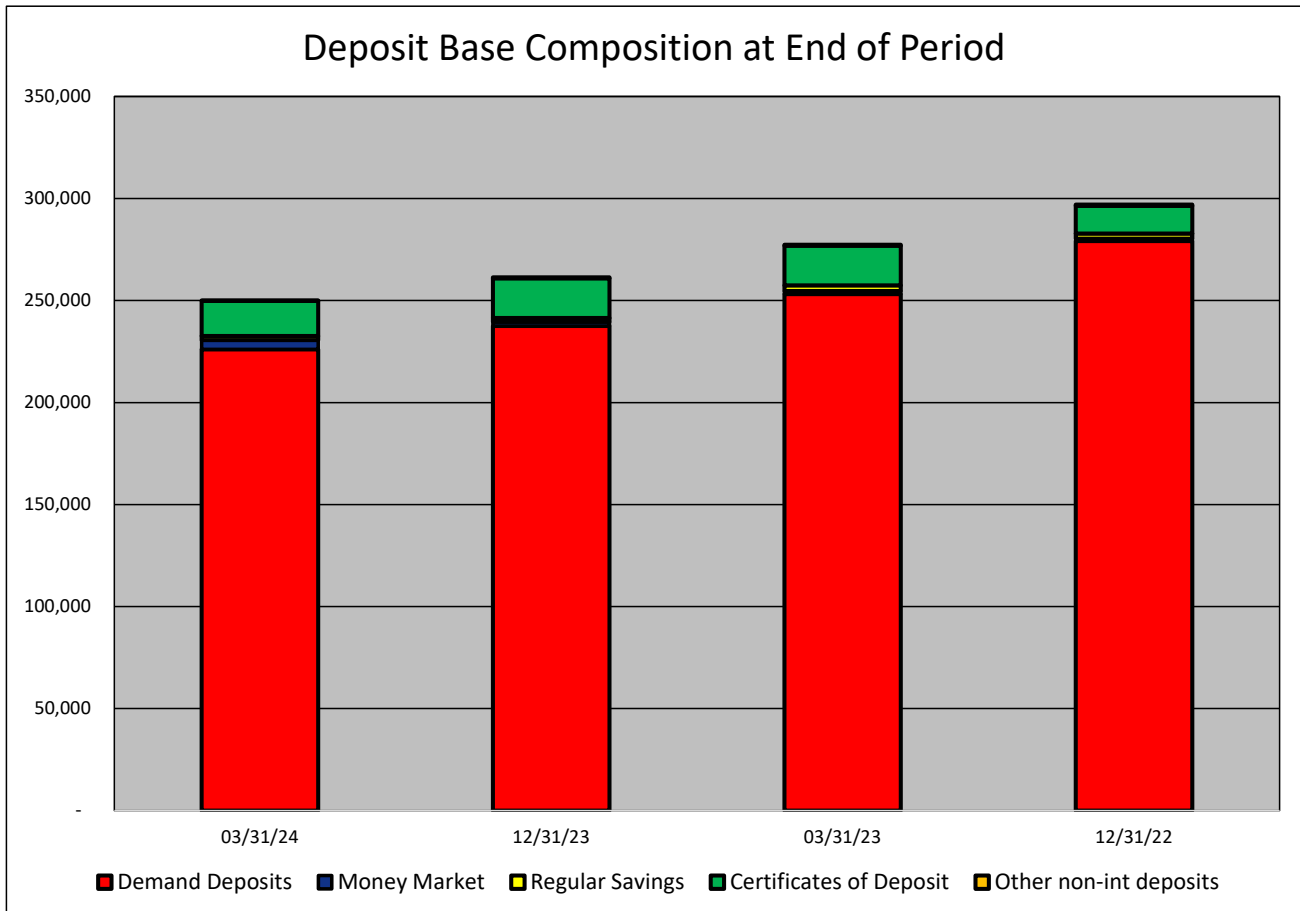
Total-90+ Days Past Due	-	-	1	-	(1)	(100.00)
Total-Nonaccrual	288	292	-	-	288	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	288	292	1	-	287	28,700.00

DEPOSIT BASE COMPOSITION - Desjardins Bank, National Association
(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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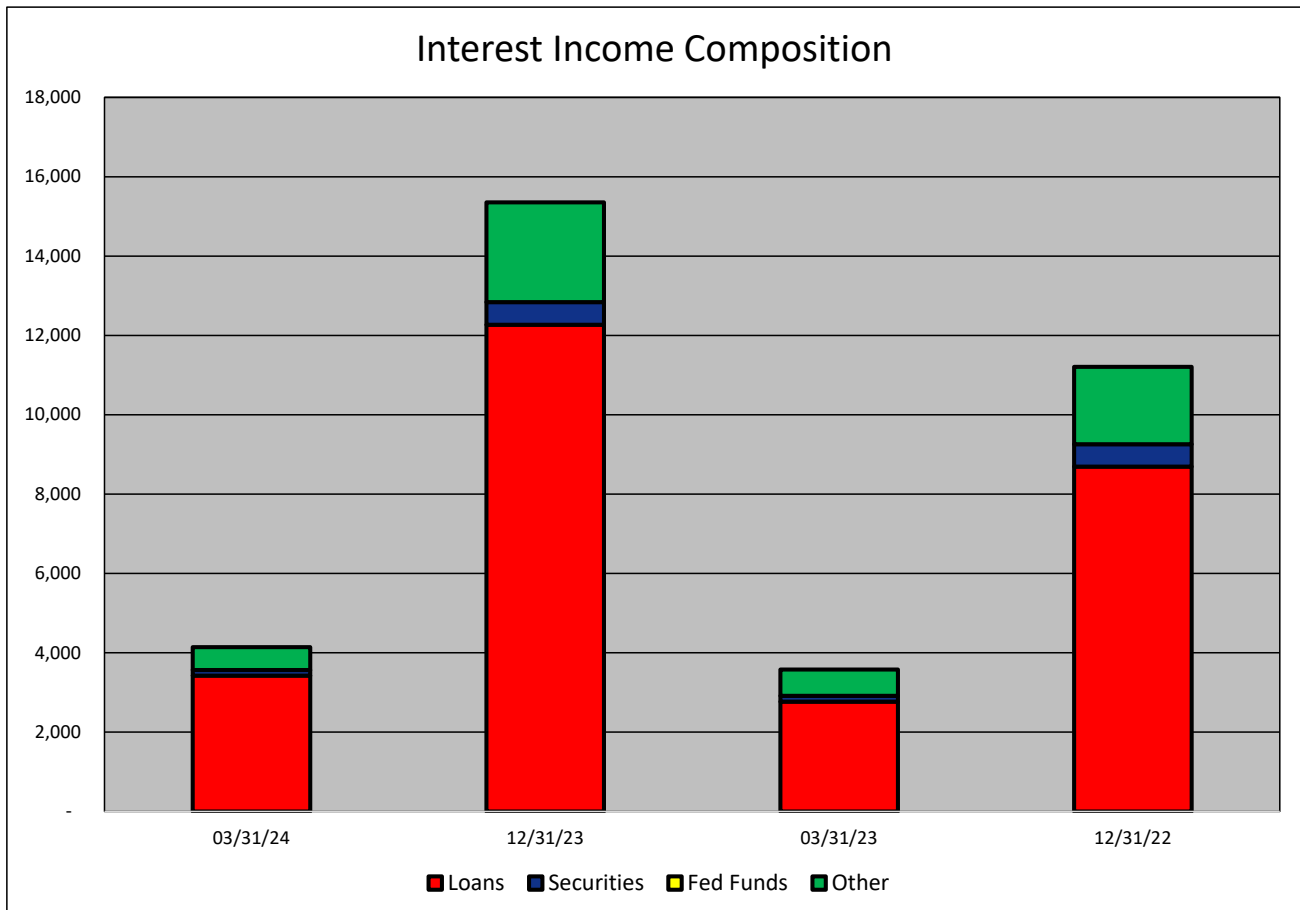
DEPOSIT BASE CATEGORY:

Demand Deposits	226,095	237,529	253,186	279,129	(27,091)	(10.70)
Money Market	4,464	1,970	1,472	1,197	2,992	203.26
Regular Savings	2,038	1,930	2,782	2,481	(744)	(26.74)
Certificates of Deposit	17,229	19,461	19,375	13,626	(2,146)	(11.08)
Other non-int deposits	258	470	531	555	(273)	(51.41)
Total Deposits	250,084	261,360	277,346	296,988	(27,262)	(9.83)



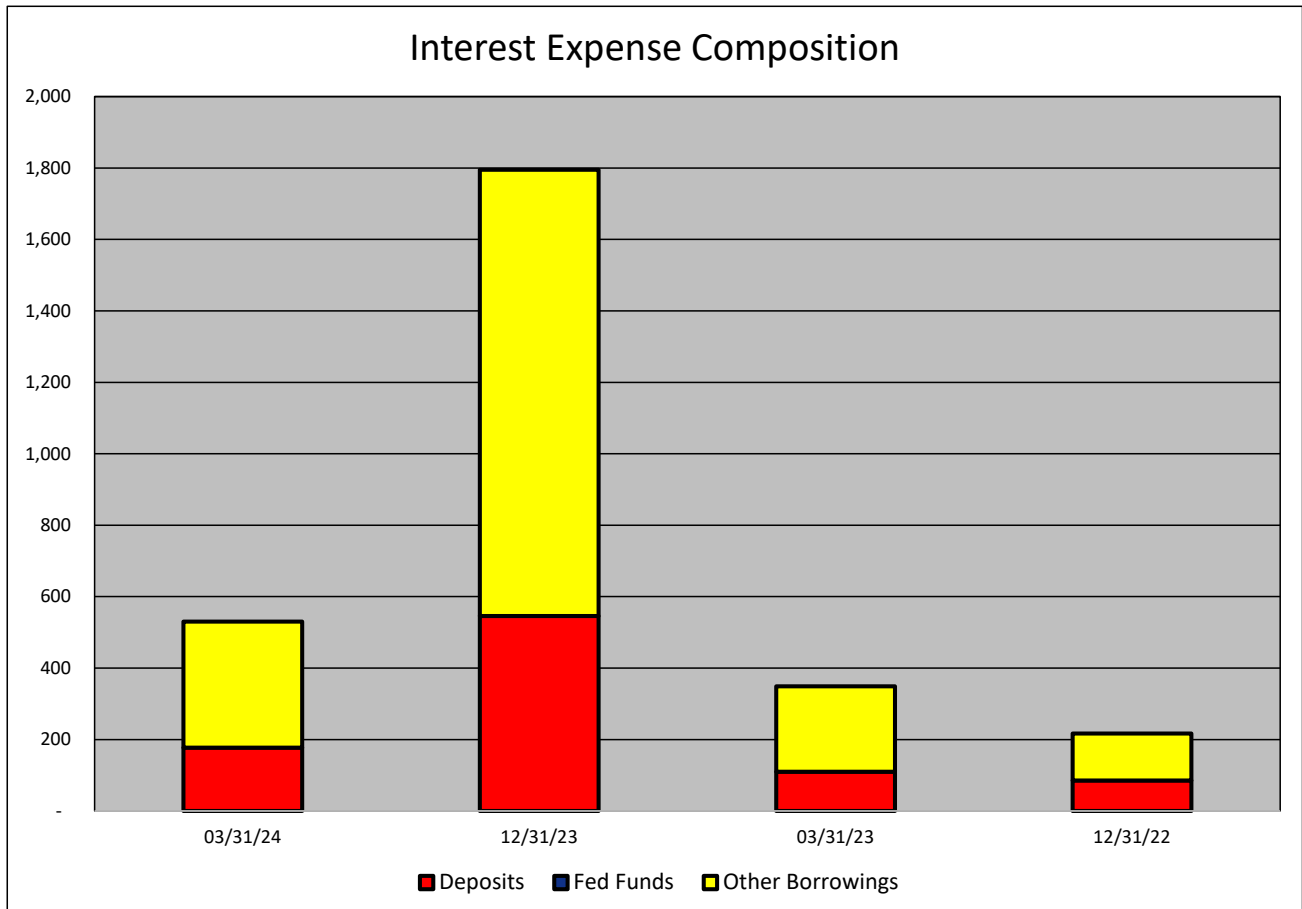
INTEREST INCOME COMPOSITION- Desjardins Bank, National Association
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	3,425	12,268	2,766	8,695	659	23.83
Securities	138	574	152	565	(14)	(9.21)
Fed Funds	-	-	-	-	-	NA
Other	578	2,510	658	1,950	(80)	(12.16)
Total Int Income	4,141	15,352	3,576	11,210	565	15.80



INTEREST EXPENSE COMPOSITION- Desjardins Bank, National Association
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	177	546	110	85	67	60.91
Fed Funds	-	-	-	-	-	NA
Other Borrowings	353	1,249	239	132	114	47.70
Total Int Expense	530	1,795	349	217	181	51.86

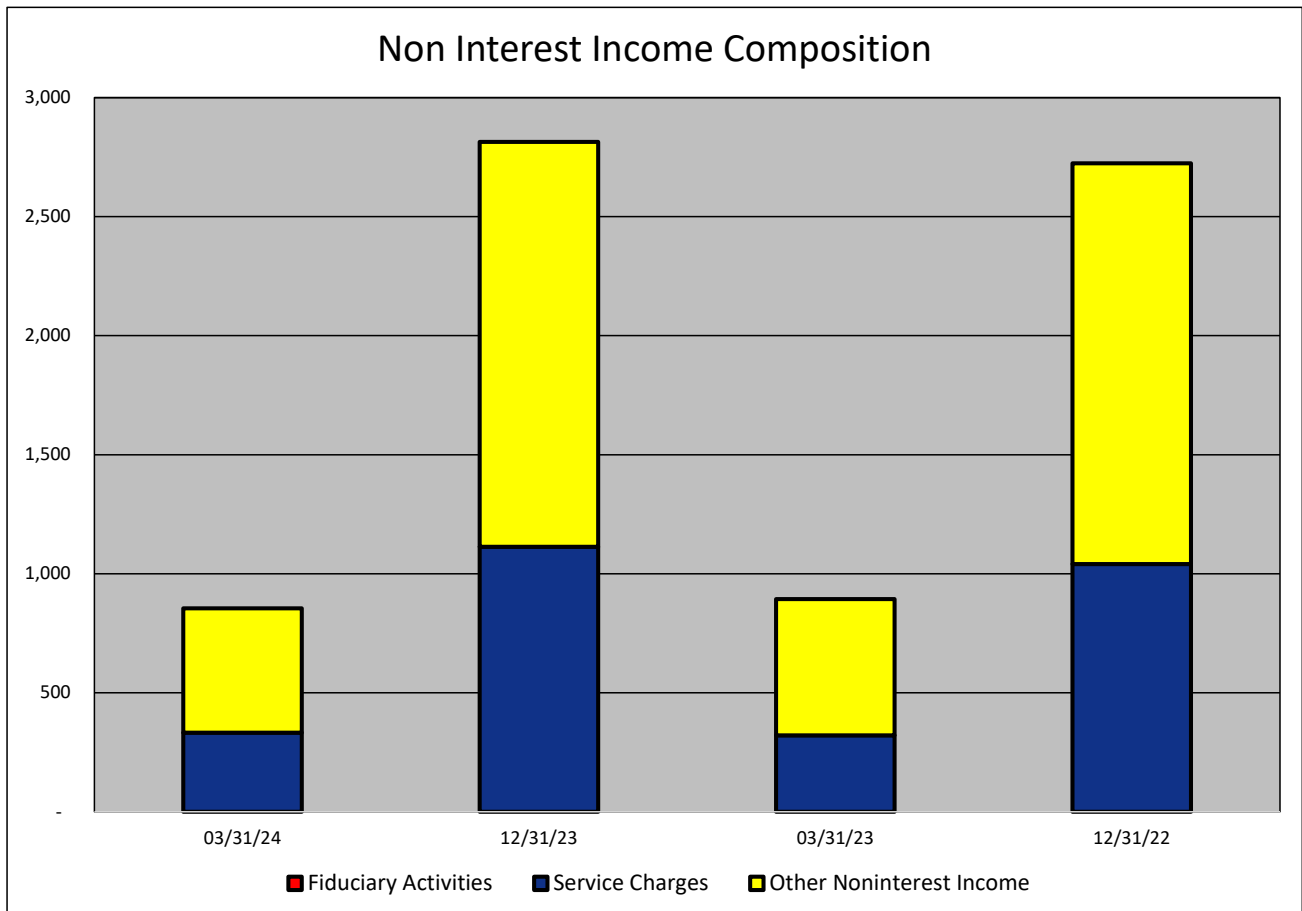


NONINTEREST INCOME COMPOSITION- Desjardins Bank, National Association
(Dollars in Thousands)

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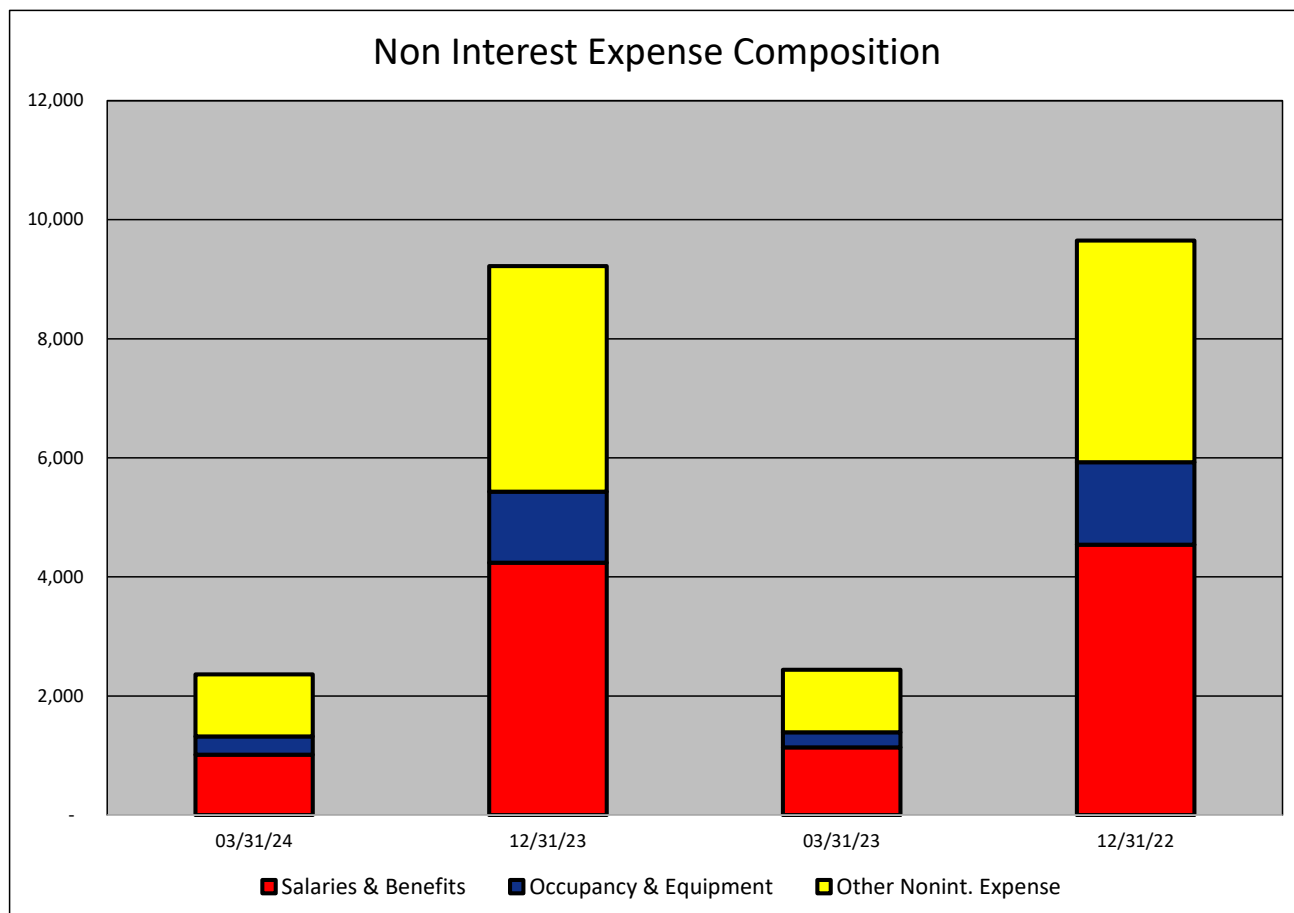
NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	332	1,113	321	1,041	11	3.43
Other Noninterest Income	523	1,701	572	1,683	(49)	(8.57)
Total Nonint. Income	855	2,814	893	2,724	(38)	(4.26)



NONINTEREST EXPENSE COMPOSITION- Desjardins Bank, National Association
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	1,013	4,237	1,138	4,540	(125)	(10.98)
Occupancy & Equipment	308	1,197	254	1,388	54	21.26
Other Nonint. Expense	1,043	3,788	1,050	3,721	(7)	(0.67)
Total Nonint. Expense	2,364	9,222	2,442	9,649	(78)	(3.19)



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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