

American National Bank

Oakland Park, FL

Established
10/15/1985

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, 2024

Institution name	Total Assets (\$'000's)
Seacoast National Bank	14,943,451
Optimumbank	899,465
Marine Bank & Trust Company	640,187
American National Bank	448,212
Paradise Bank	380,605
Anchor Bank	358,194
Desjardins Bank, National Association	327,906
Community Bank Of The South	253,253
Locality Bank	233,347
Natbank, National Association	221,850
Cypress Bank & Trust	168,469
Evermore Bank	168,171
Bank Of Belle Glade	127,580

Institution name	Return on Avg Assets (%)
Paradise Bank	3.14
Desjardins Bank, National Association	1.78
Optimumbank	1.47
Bank Of Belle Glade	1.01
American National Bank	0.89
Community Bank Of The South	0.83
Seacoast National Bank	0.77
Anchor Bank	0.51
Marine Bank & Trust Company	0.50
Cypress Bank & Trust	0.17
Natbank, National Association	(0.01)
Evermore Bank	(0.52)
Locality Bank	(1.78)

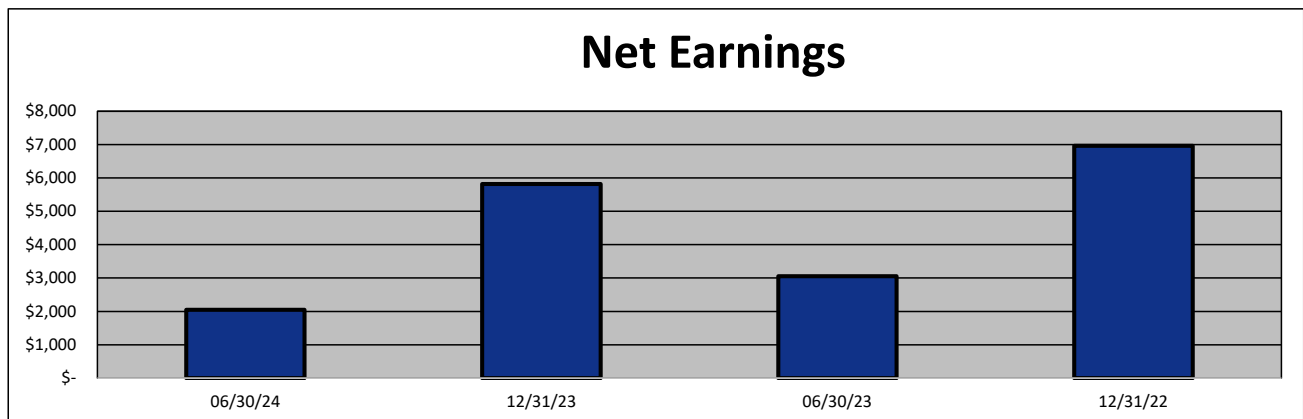
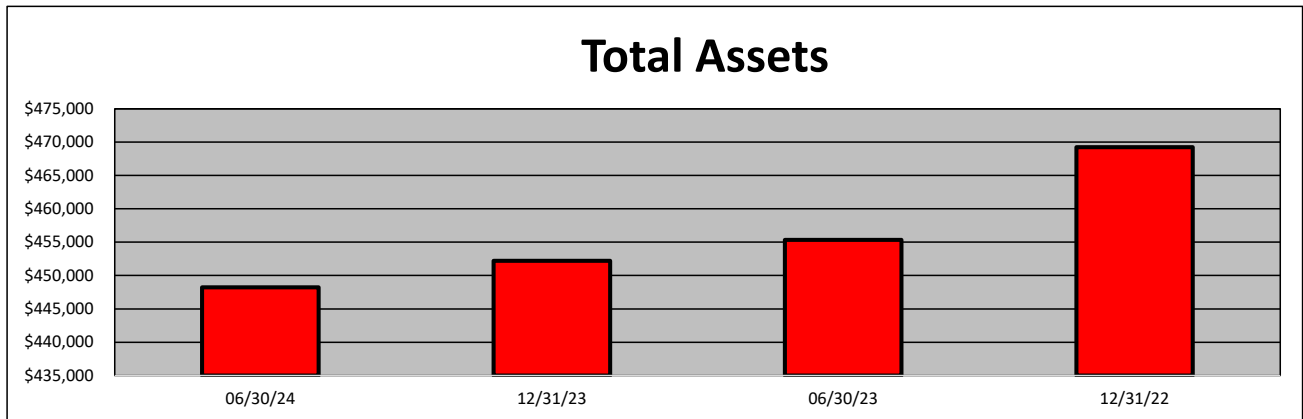
**EXECUTIVE SUMMARY - American National Bank
(Percentage)**

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	11.96	11.84	11.11	10.38	9.59	11.59
Leverage Ratio	13.64	13.47	12.80	11.31	10.67	12.48
Tier 1 Cap/Risk Based Assets	16.17	16.53	16.11	16.20	12.61	10.71
Risk Based Ratio	16.88	17.22	16.80	16.91	13.45	11.27
Common Equity Tier 1 Capital Ratio	16.17	16.53	16.11	16.20	12.57	10.71
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	89.54	84.19	80.57	72.95	75.33	81.35
Loans/Assets	77.31	72.80	70.31	64.14	63.16	67.15
Securities/Assets	14.06	14.84	15.61	16.89	19.74	12.98
PROFITABILITY:						
Return on Avg Assets	0.89	1.26	1.31	1.31	0.75	0.67
Return on Avg Equity	7.72	11.48	12.25	14.33	10.61	8.53
Nonint Income/Avg Assets	0.15	0.19	0.14	0.23	0.79	0.86
Net Overhead Ratio	1.66	1.52	1.58	1.26	2.14	2.40
Efficiency Ratio	59.46	50.99	48.03	46.99	72.23	73.96
Assets (per million) per Employee	14.46	13.70	15.18	15.14	10.25	8.73
ASSET QUALITY:						
Allowance/Loans	0.76	0.76	0.76	0.81	1.31	1.06
Nonperforming Loans/Total Loans	1.76	0.00	0.00	0.00	0.56	0.31
Nonperforming Assets/Total Assets	1.36	0.00	0.00	0.00	0.38	0.24
Adjusted Texas Ratio	10.84	0.00	0.00	0.00	4.10	1.95
YIELDS & COSTS:						
Yield on earning assets	5.15	4.78	4.58	3.51	5.44	5.70
Cost of funds	3.53	2.61	1.82	0.40	3.03	3.46
Net interest margin	2.97	3.25	3.53	3.26	2.85	3.26
Avg Earning Assets/Avg Assets	97.59	97.49	97.30	90.30	95.94	95.95

SELECTED FINANCIAL DATA - American National Bank
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	448,212	452,199	455,346	469,233	(7,134)	(1.57)
Cash and Equivalents	18,443	35,379	44,397	69,140	(25,954)	(58.46)
Securities	63,030	67,088	71,089	79,247	(8,059)	(11.34)
Loans, net	346,521	329,198	320,133	300,957	26,388	8.24
Deposit Accounts	387,003	391,029	397,347	412,554	(10,344)	(2.60)
Fed Funds & Repos	-	-	9	149	(9)	(100.00)
Total Equity	53,625	53,536	50,578	48,700	3,047	6.02

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	2,047	5,819	3,054	6,964	(1,007)	(32.97)
Interest Income	11,509	21,458	10,348	16,849	1,161	11.22
Interest Expense	4,868	6,846	2,359	1,202	2,509	106.36
Net Interest Income	6,641	14,612	7,989	15,647	(1,348)	(16.87)
Prov for Credit Losses	120	350	280	-	(160)	(57.14)
Noninterest income	344	877	334	1,218	10	2.99
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	4,154	7,899	3,998	7,927	156	3.90
Net Operating Income	2,711	7,240	4,045	8,938	(1,334)	(32.98)
Income Taxes	664	1,421	991	1,974	(327)	(33.00)

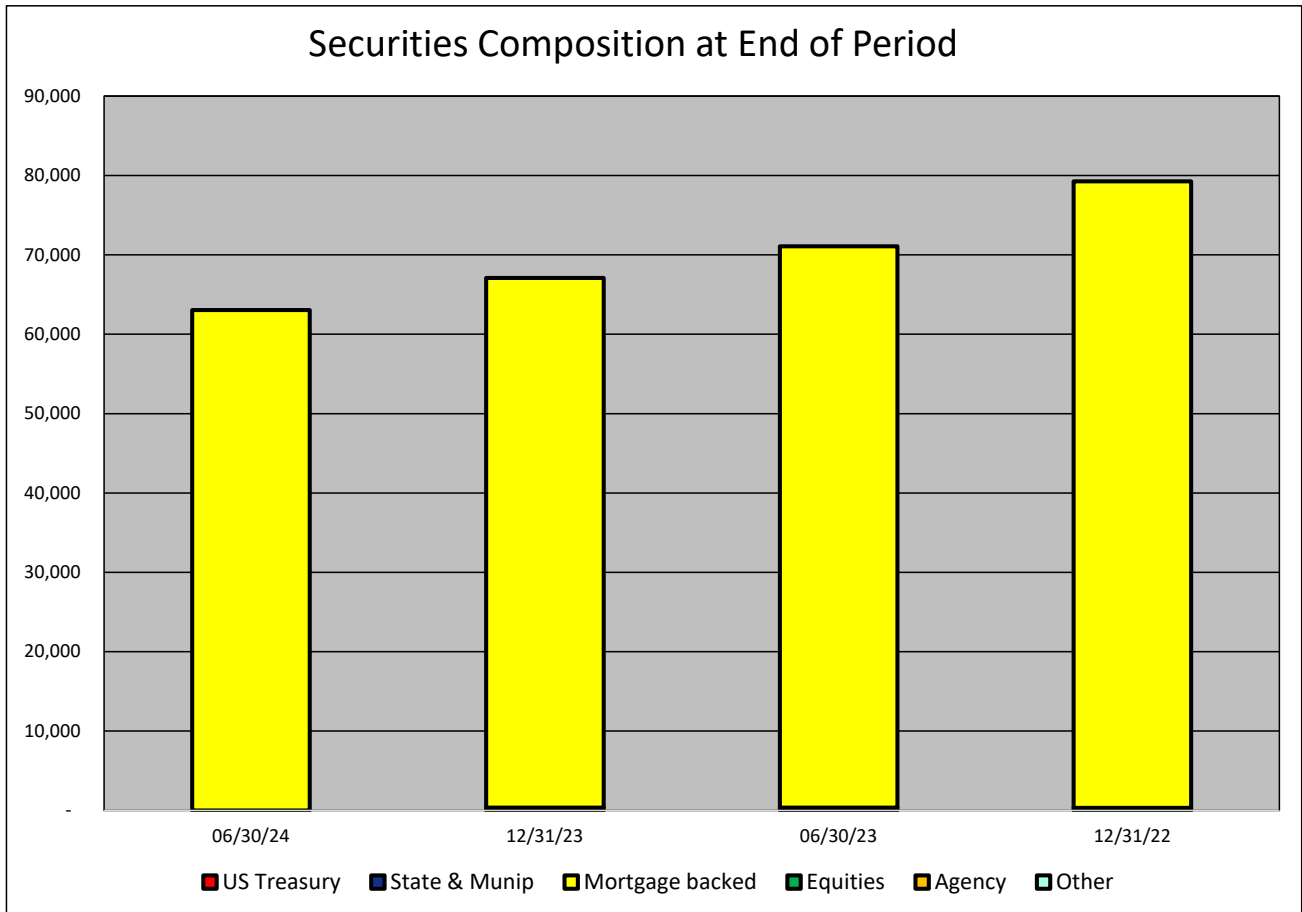


SECURITIES COMPOSITION - American National Bank
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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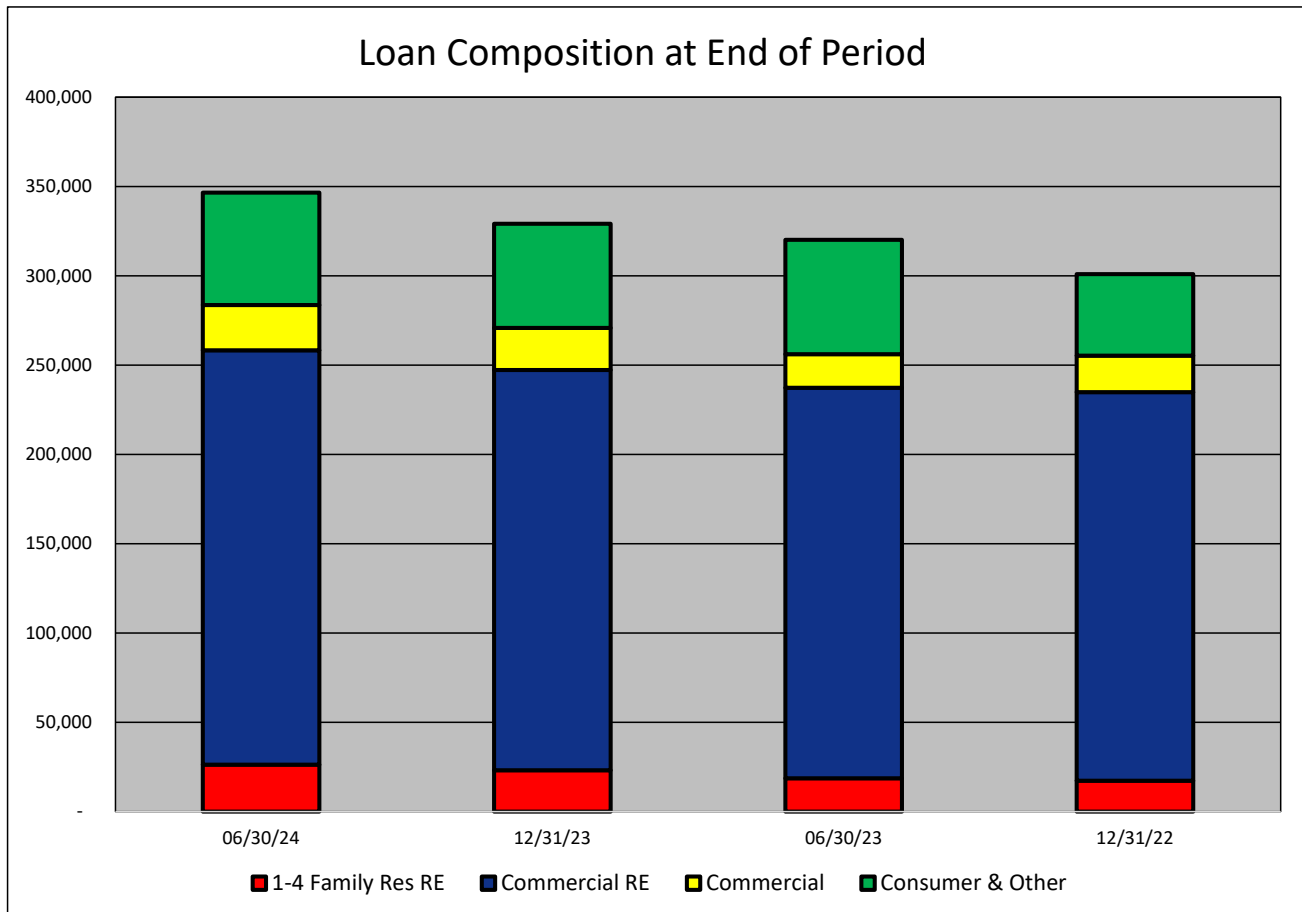
SECURITIES CATEGORY:

US Treasury	-	-	-	-	-	NA
State & Munip	-	348	343	342	(343)	(100.00)
Mortgage backed	63,030	66,740	70,746	78,905	(7,716)	(10.91)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
Total Securities	63,030	67,088	71,089	79,247	(8,059)	(11.34)



LOAN PORTFOLIO COMPOSITION - American National Bank
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	26,289	23,106	18,680	17,327	7,609	40.73
Commercial RE	232,047	224,174	218,663	217,540	13,384	6.12
Commercial	25,311	23,552	18,744	20,448	6,567	35.04
Consumer & Other	62,874	58,366	64,046	45,642	(1,172)	(1.83)
Loans, Net	346,521	329,198	320,133	300,957	26,388	8.24



LOAN PORTFOLIO QUALITY - American National Bank
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	2,515	2,429	2,429	2,428	86	3.54
Total Recoveries	1	2	-	1	1	NA
Total Charge-offs	-	265	265	-	(265)	(100.00)
Provision Expense	120	350	280	-	(160)	(57.14)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	2,637	2,515	2,445	2,429	192	7.85

NON-PERFORMING ASSETS:

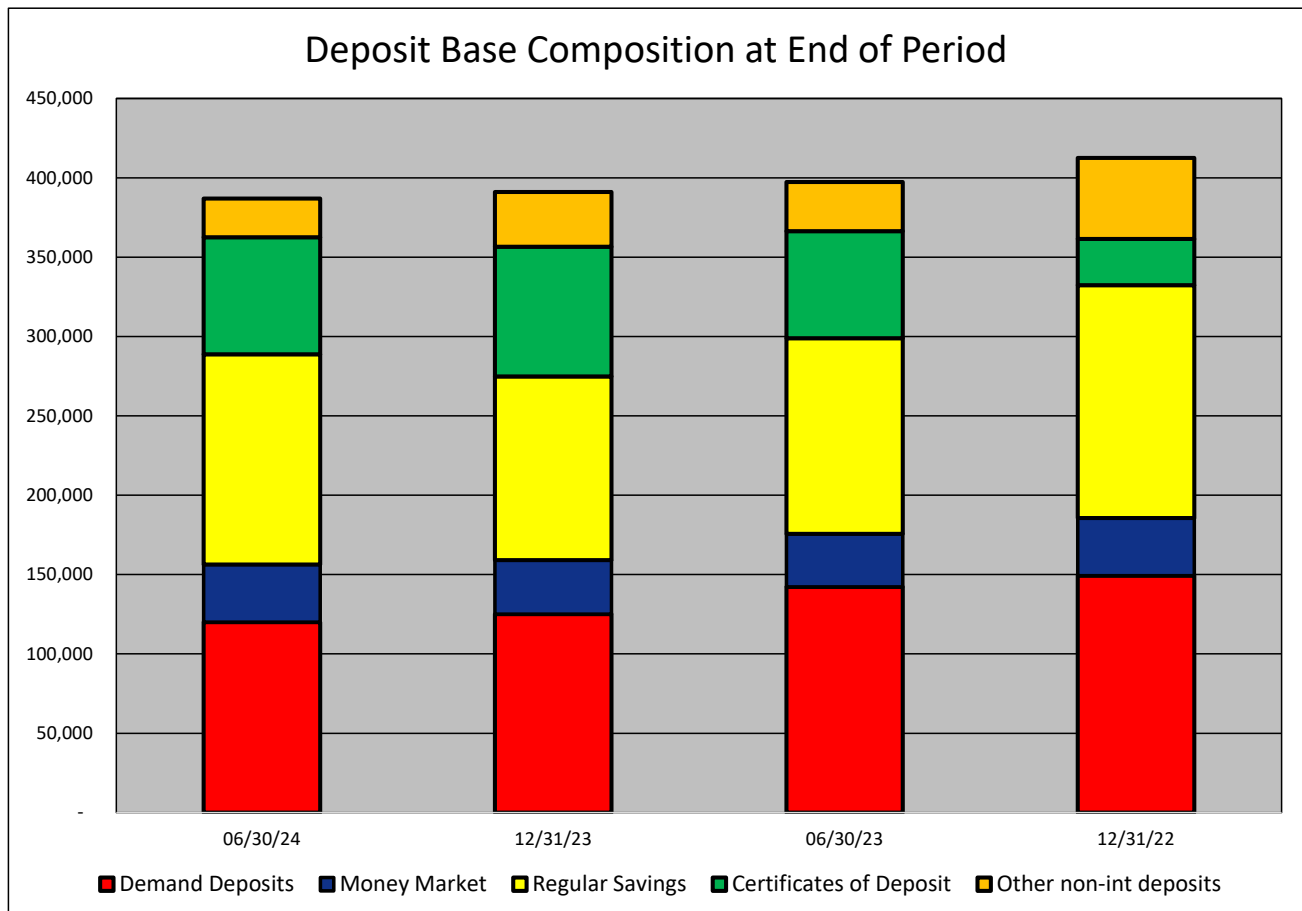
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	6,101	-	-	-	6,101	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	6,101	-	-	-	6,101	NA

DEPOSIT BASE COMPOSITION - American National Bank
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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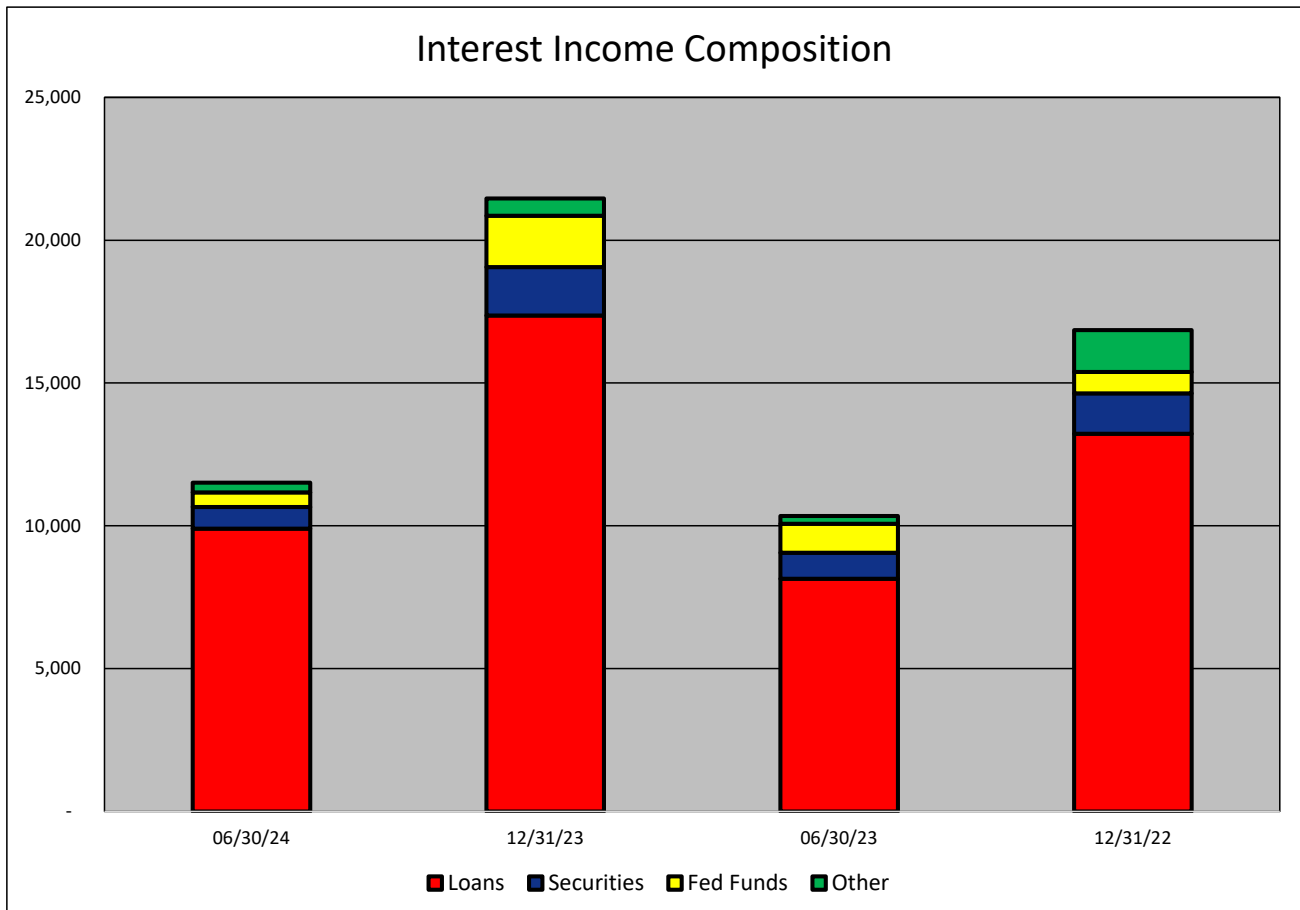
DEPOSIT BASE CATEGORY:

Demand Deposits	119,938	125,036	142,229	149,236	(22,291)	(15.67)
Money Market	36,479	34,117	33,391	36,448	3,088	9.25
Regular Savings	132,411	115,713	123,283	146,728	9,128	7.40
Certificates of Deposit	73,799	81,684	67,518	29,086	6,281	9.30
Other non-int deposits	24,376	34,479	30,926	51,056	(6,550)	(21.18)
Total Deposits	387,003	391,029	397,347	412,554	(10,344)	(2.60)



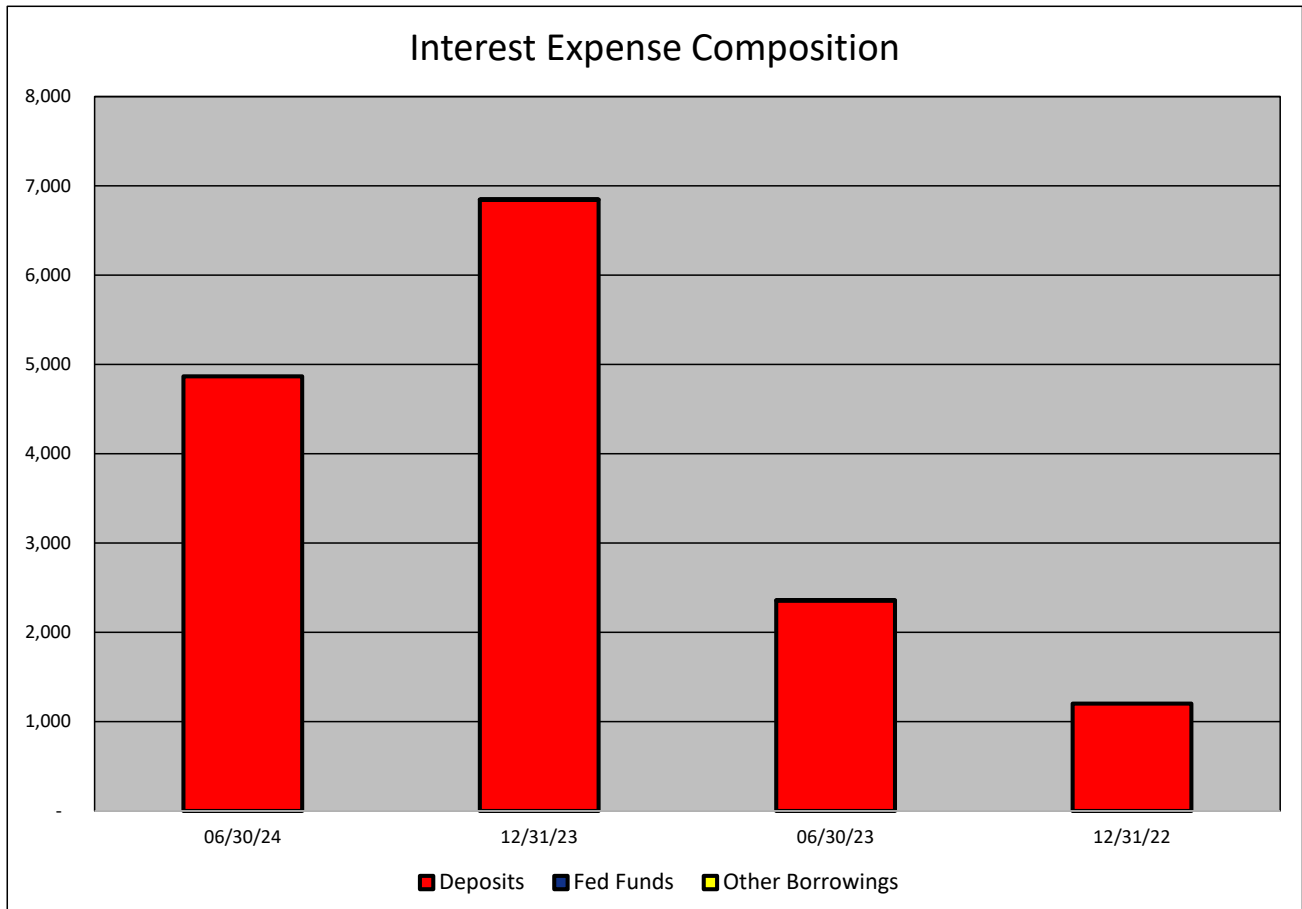
INTEREST INCOME COMPOSITION- American National Bank
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	9,900	17,367	8,150	13,224	1,750	21.47
Securities	758	1,693	912	1,415	(154)	(16.89)
Fed Funds	517	1,800	1,010	746	(493)	(48.81)
Other	334	598	276	1,464	58	21.01
Total Int Income	11,509	21,458	10,348	16,849	1,161	11.22



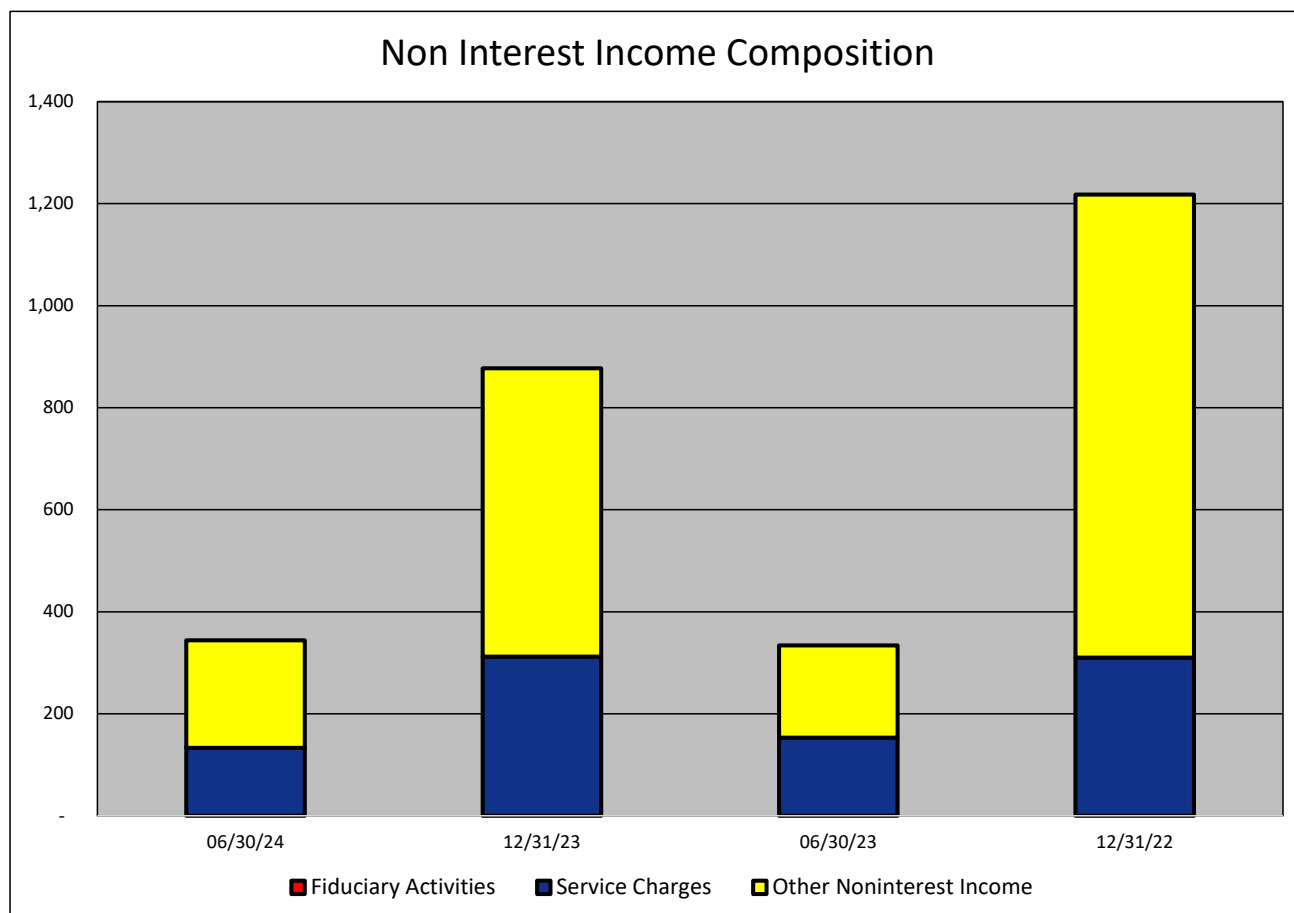
INTEREST EXPENSE COMPOSITION- American National Bank
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	4,868	6,845	2,358	1,202	2,510	106.45
Fed Funds	-	1	1	-	(1)	(100.00)
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	4,868	6,846	2,359	1,202	2,509	106.36



NONINTEREST INCOME COMPOSITION- American National Bank
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	133	312	153	310	(20)	(13.07)
Other Noninterest Income	211	565	181	908	30	16.57
Total Nonint. Income	344	877	334	1,218	10	2.99

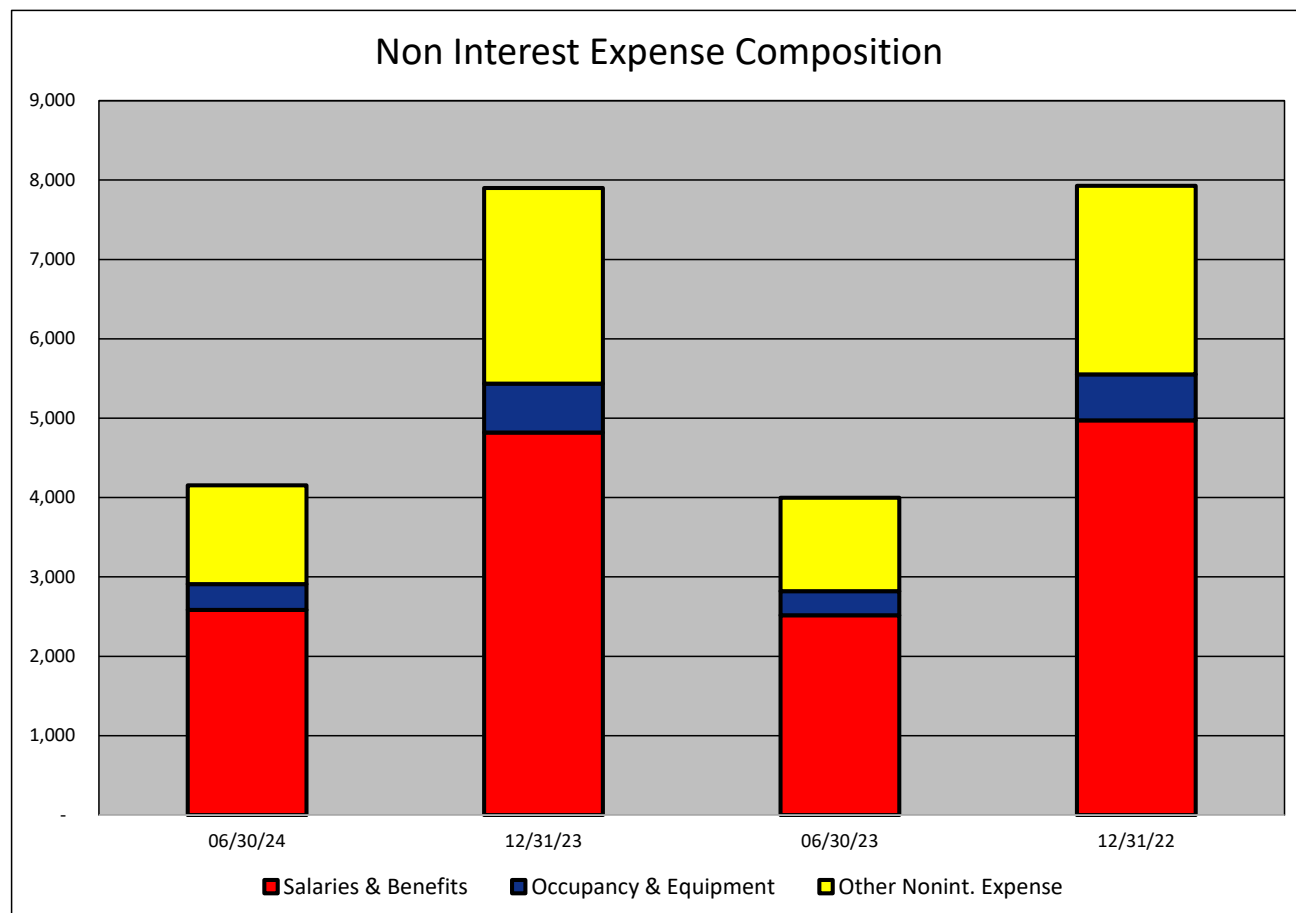


NONINTEREST EXPENSE COMPOSITION- American National Bank
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	2,586	4,820	2,517	4,972	69	2.74
Occupancy & Equipment	324	614	304	579	20	6.58
Other Nonint. Expense	1,244	2,465	1,177	2,376	67	5.69
Total Nonint. Expense	4,154	7,899	3,998	7,927	156	3.90



PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET

Institution name	Total Assets \$'000		% Change in Assets
	This Year	Last Year	
Evermore Bank	168,171	78,840	113.31
Locality Bank	233,347	130,594	78.68
Optimumbank	899,465	631,633	42.40
Cypress Bank & Trust	168,469	142,601	18.14
Anchor Bank	358,194	321,148	11.54
Natbank, National Association	221,850	208,256	6.53
Paradise Bank	380,605	357,775	6.38
Community Bank Of The South	253,253	250,727	1.01
Seacoast National Bank	14,943,451	15,033,805	(0.60)
American National Bank	448,212	455,346	(1.57)
Bank Of Belle Glade	127,580	129,828	(1.73)
Desjardins Bank, National Association	327,906	335,618	(2.30)
Marine Bank & Trust Company	640,187	656,081	(2.42)

Select Peer Average	1,474,668	1,440,942	20.72
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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	103,977	40,378	157.51
Locality Bank	167,209	90,513	84.73
Optimumbank	760,108	525,475	44.65
Cypress Bank & Trust	85,067	68,331	24.49
Paradise Bank	267,491	219,607	21.80
Anchor Bank	293,867	252,285	16.48
Natbank, National Association	189,465	171,337	10.58
Bank Of Belle Glade	56,493	51,353	10.01
American National Bank	346,521	320,133	8.24
Community Bank Of The South	72,010	66,604	8.12
Desjardins Bank, National Association	263,471	253,532	3.92
Marine Bank & Trust Company	442,804	442,058	0.17
Seacoast National Bank	10,044,483	10,123,886	(0.78)

Select Peer Average	1,007,151	971,192	29.99
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

CAPITAL RATIOS
For the six months June 30, 2024

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Natbank, National Association	19.86	20.84	37.39	38.65	37.39
Evermore Bank	15.28	17.40	23.60	24.58	23.60
Desjardins Bank, National Association	17.50	17.11	0.00	0.00	0.00
Locality Bank	13.12	14.94	0.00	0.00	0.00
American National Bank	11.96	13.64	16.17	16.88	16.17
Seacoast National Bank	14.25	10.54	14.08	15.29	14.08
Anchor Bank	10.01	10.37	0.00	0.00	0.00
Bank Of Belle Glade	8.03	10.27	0.00	0.00	0.00
Paradise Bank	7.44	9.77	12.40	13.29	12.40
Optimumbank	9.63	9.68	0.00	0.00	0.00
Community Bank Of The South	6.77	9.50	21.69	22.68	21.69
Cypress Bank & Trust	10.48	9.48	0.00	0.00	0.00
Marine Bank & Trust Company	6.36	8.67	13.93	15.18	13.93

Select Peer Average	11.59	12.48	10.71	11.27	10.71
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET RATIOS
For the six months June 30, 2024

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Natbank, National Association	114.19	85.40	1.91
Anchor Bank	112.34	82.04	3.66
Desjardins Bank, National Association	108.20	80.35	7.12
Optimumbank	99.57	84.51	3.00
American National Bank	89.54	77.31	14.06
Locality Bank	83.77	71.66	4.26
Seacoast National Bank	82.87	67.22	17.66
Marine Bank & Trust Company	77.94	69.17	24.49
Paradise Bank	76.76	70.28	11.82
Evermore Bank	74.28	61.83	2.59
Cypress Bank & Trust	58.84	50.49	20.95
Bank Of Belle Glade	48.32	44.28	26.31
Community Bank Of The South	30.92	28.43	30.86

Select Peer Average	81.35	67.15	12.98
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

PROFITABILITY RATIOS
For the six months June 30, 2024

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Paradise Bank	371,844	3.14	43.15
Desjardins Bank, National Association	337,532	1.78	10.74
Optimumbank	905,923	1.47	16.73
Bank Of Belle Glade	128,888	1.01	13.25
American National Bank	458,245	0.89	7.72
Community Bank Of The South	244,591	0.83	12.20
Seacoast National Bank	14,986,065	0.77	5.45
Anchor Bank	341,406	0.51	5.34
Marine Bank & Trust Company	679,584	0.50	8.41
Cypress Bank & Trust	169,513	0.17	1.61
Natbank, National Association	210,165	(0.01)	(0.03)
Evermore Bank	129,710	(0.52)	(2.61)
Locality Bank	196,599	(1.78)	(11.05)

Select Peer Average	1,473,851	0.67	8.53
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

PROFITABILITY RATIOS

For the six months June 30, 2024

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Optimumbank	0.54	1.39	46.09	13.04
Desjardins Bank, National Association	0.94	1.81	53.59	8.00
Paradise Bank	1.29	2.45	53.73	7.93
American National Bank	0.15	1.66	59.46	14.46
Community Bank Of The South	0.17	1.57	60.40	13.33
Bank Of Belle Glade	0.25	1.96	61.91	8.51
Seacoast National Bank	0.54	1.74	67.62	10.49
Marine Bank & Trust Company	0.30	1.70	71.55	9.15
Anchor Bank	0.32	2.34	77.12	7.79
Cypress Bank & Trust	5.85	2.51	96.38	3.01
Natbank, National Association	0.26	4.25	99.37	4.93
Evermore Bank	0.19	3.84	102.15	6.01
Locality Bank	0.35	4.00	112.10	6.86

Select Peer Average	0.86	2.40	73.96	8.73
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

ASSET QUALITY RATIOS

For the six months June 30, 2024

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Community Bank Of The South	1.30	0.00	0.00	0.00
Bank Of Belle Glade	0.71	0.00	0.00	0.00
Evermore Bank	0.99	0.00	0.00	0.00
Cypress Bank & Trust	1.20	0.00	0.00	0.00
Natbank, National Association	0.71	0.00	0.00	0.00
Paradise Bank	1.02	0.00	0.00	0.00
Marine Bank & Trust Company	1.53	0.03	0.02	0.25
Desjardins Bank, National Association	1.02	0.03	0.03	0.15
Anchor Bank	0.51	0.36	0.30	2.83
Optimumbank	1.08	0.37	0.31	2.93
Seacoast National Bank	1.41	0.63	0.47	4.36
Locality Bank	1.56	0.80	0.58	4.04
American National Bank	0.76	1.76	1.36	10.84

Select Peer Average	1.06	0.31	0.24	1.95
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the six months June 30, 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	2.21	6.69	12.66	20.65	0.00
Optimumbank	1.33	2.50	7.86	0.38	2.62
Bank Of Belle Glade	1.31	26.74	0.00	7.68	18.63
American National Bank	1.25	1.75	1.12	0.00	14.06
Locality Bank	1.15	22.12	0.00	0.00	4.26
Seacoast National Bank	1.13	3.76	0.18	4.40	13.16
Paradise Bank	0.99	10.09	0.00	0.00	11.82
Marine Bank & Trust Company	0.89	2.24	0.00	0.31	24.18
Anchor Bank	0.74	8.31	0.00	3.66	0.00
Natbank, National Association	0.65	9.41	0.04	0.00	1.91
Community Bank Of The South	0.64	36.46	0.00	0.00	30.86
Desjardins Bank, National Association	0.55	11.10	0.00	7.12	0.00
Evermore Bank	0.54	33.81	0.00	0.00	2.59

Select Peer Average	1.03	13.46	1.68	3.40	9.55
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the six months June 30, 2024

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Natbank, National Association	84.80	1.53	0.00	0.00
Optimumbank	83.59	0.43	0.00	0.00
Anchor Bank	81.63	3.29	0.00	0.00
Desjardins Bank, National Association	79.53	0.35	0.00	0.00
American National Bank	76.72	0.08	0.00	0.00
Locality Bank	70.54	0.96	0.00	0.01
Paradise Bank	69.56	4.06	0.00	0.44
Marine Bank & Trust Company	68.03	1.14	0.00	0.00
Seacoast National Bank	66.23	1.02	0.05	5.47
Evermore Bank	60.51	1.31	0.00	0.00
Cypress Bank & Trust	49.89	3.45	0.00	0.09
Bank Of Belle Glade	43.97	0.50	0.00	0.00
Community Bank Of The South	28.06	1.00	0.00	0.00

Select Peer Average	66.39	1.47	0.00	0.46
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the six months June 30, 2024

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Desjardins Bank, National Association	74.52	16.17	90.69	0.00	9.31
Natbank, National Association	63.99	31.96	95.95	0.00	4.05
Bank Of Belle Glade	49.33	50.67	100.00	0.00	0.00
Paradise Bank	37.97	62.03	100.00	0.00	0.00
American National Bank	30.99	69.01	100.00	0.00	0.00
Anchor Bank	30.68	51.18	81.85	0.00	18.15
Optimumbank	28.66	65.77	94.43	0.00	5.57
Cypress Bank & Trust	27.93	70.78	98.71	1.29	0.00
Seacoast National Bank	26.88	68.87	95.75	2.83	1.42
Marine Bank & Trust Company	25.68	69.31	94.98	0.00	5.02
Community Bank Of The South	24.22	75.78	100.00	0.00	0.00
Locality Bank	19.08	79.92	99.01	0.00	0.99
Evermore Bank	17.69	82.31	100.00	0.00	0.00

Select Peer Average	35.20	61.06	96.26	0.32	3.42
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the six months June 30, 2024

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Paradise Bank	7.93	3.16	6.11	92.92
Natbank, National Association	5.32	3.56	4.37	97.91
Desjardins Bank, National Association	5.02	3.55	4.29	97.92
Evermore Bank	7.05	4.44	3.89	96.51
Optimumbank	6.47	4.01	3.73	97.75
Locality Bank	6.64	4.38	3.61	97.90
Anchor Bank	6.04	3.87	3.29	95.09
Bank Of Belle Glade	4.35	2.39	3.25	101.85
Seacoast National Bank	5.31	3.21	3.16	89.41
Cypress Bank & Trust	5.37	3.40	3.06	92.11
American National Bank	5.15	3.53	2.97	97.59
Community Bank Of The South	4.75	2.40	2.88	93.60
Marine Bank & Trust Company	4.65	3.05	2.53	96.75

Select Peer Average	5.70	3.46	3.26	95.95
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