

Locality Bank
Fort Lauderdale, FL

Established
1/12/2022

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)

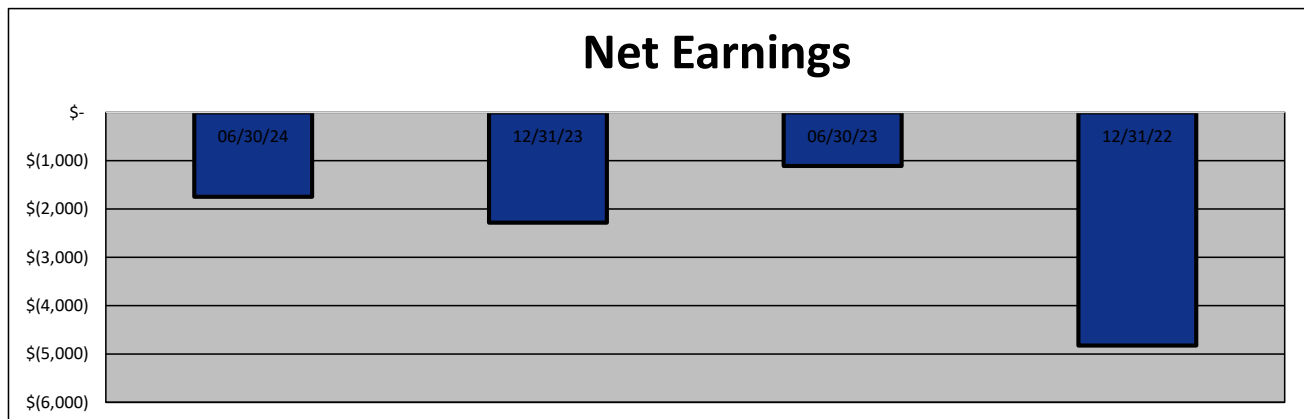
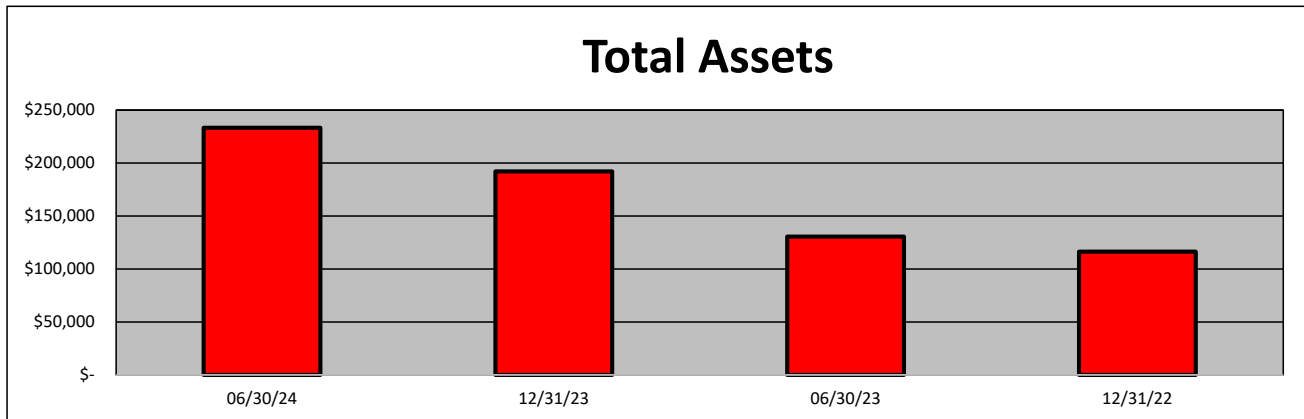
EXECUTIVE SUMMARY - Locality Bank
(Percentage)

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	13.12	16.82	25.49	29.60	9.59	11.59
Leverage Ratio	14.94	18.78	26.43	29.01	10.67	12.48
Tier 1 Cap/Risk Based Assets	0.00	0.00	32.47	40.35	12.61	10.71
Risk Based Ratio	0.00	0.00	33.37	41.22	13.45	11.27
Common Equity Tier 1 Capital Ratio	NA	0.00	32.47	40.35	12.57	10.71
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	83.77	82.35	94.15	82.78	75.33	81.35
Loans/Assets	71.66	68.03	69.31	57.57	63.16	67.15
Securities/Assets	4.26	5.48	8.40	11.66	19.74	12.98
PROFITABILITY:						
Return on Avg Assets	(1.78)	(1.64)	(1.82)	(6.43)	0.75	0.67
Return on Avg Equity	(11.05)	(6.85)	(6.54)	(17.07)	10.61	8.53
Nonint Income/Avg Assets	0.35	0.24	0.37	0.29	0.79	0.86
Net Overhead Ratio	4.00	4.73	5.02	8.00	2.14	2.40
Efficiency Ratio	112.10	133.54	142.13	289.77	72.23	73.96
Assets (per million) per Employee	6.86	6.20	4.50	5.82	10.25	8.73
ASSET QUALITY:						
Allowance/Loans	1.56	0.97	0.98	1.11	1.31	1.06
Nonperforming Loans/Total Loans	0.80	0.00	0.00	0.00	0.56	0.31
Nonperforming Assets/Total Assets	0.58	0.00	0.00	0.00	0.38	0.24
Adjusted Texas Ratio	4.04	0.00	0.00	0.00	4.10	1.95
YIELDS & COSTS:						
Yield on earning assets	6.64	5.96	5.50	3.65	5.44	5.70
Cost of funds	4.38	3.84	3.31	2.19	3.03	3.46
Net interest margin	3.61	3.58	3.53	2.69	2.85	3.26
Avg Earning Assets/Avg Assets	97.90	97.41	96.95	95.43	95.94	95.95

SELECTED FINANCIAL DATA - Locality 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	233,347	192,120	130,594	116,385	102,753	78.68
Cash and Equivalents	54,294	48,511	26,008	33,275	28,286	108.76
Securities	9,933	10,524	10,975	13,567	(1,042)	(9.49)
Loans, net	167,209	130,699	90,513	67,000	76,696	84.73
Deposit Accounts	199,598	158,714	96,140	80,933	103,458	107.61
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	30,625	32,317	33,293	34,446	(2,668)	(8.01)

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	(1,747)	(2,283)	(1,109)	(4,825)	(638)	57.53
Interest Income	6,387	8,079	3,239	2,614	3,148	97.19
Interest Expense	2,914	3,230	1,161	684	1,753	150.99
Net Interest Income	3,473	4,849	2,078	1,930	1,395	67.13
Prov for Credit Losses	1,337	529	138	745	1,199	868.84
Noninterest income	345	339	227	220	118	51.98
Gain on Sale of Securities	-	41	41	-	(41)	(100.00)
Noninterest Expense	4,280	6,928	3,276	6,230	1,004	30.65
Net Operating Income	(1,799)	(2,269)	(1,109)	(4,825)	(690)	62.22
Income Taxes	-	-	-	-	-	NA

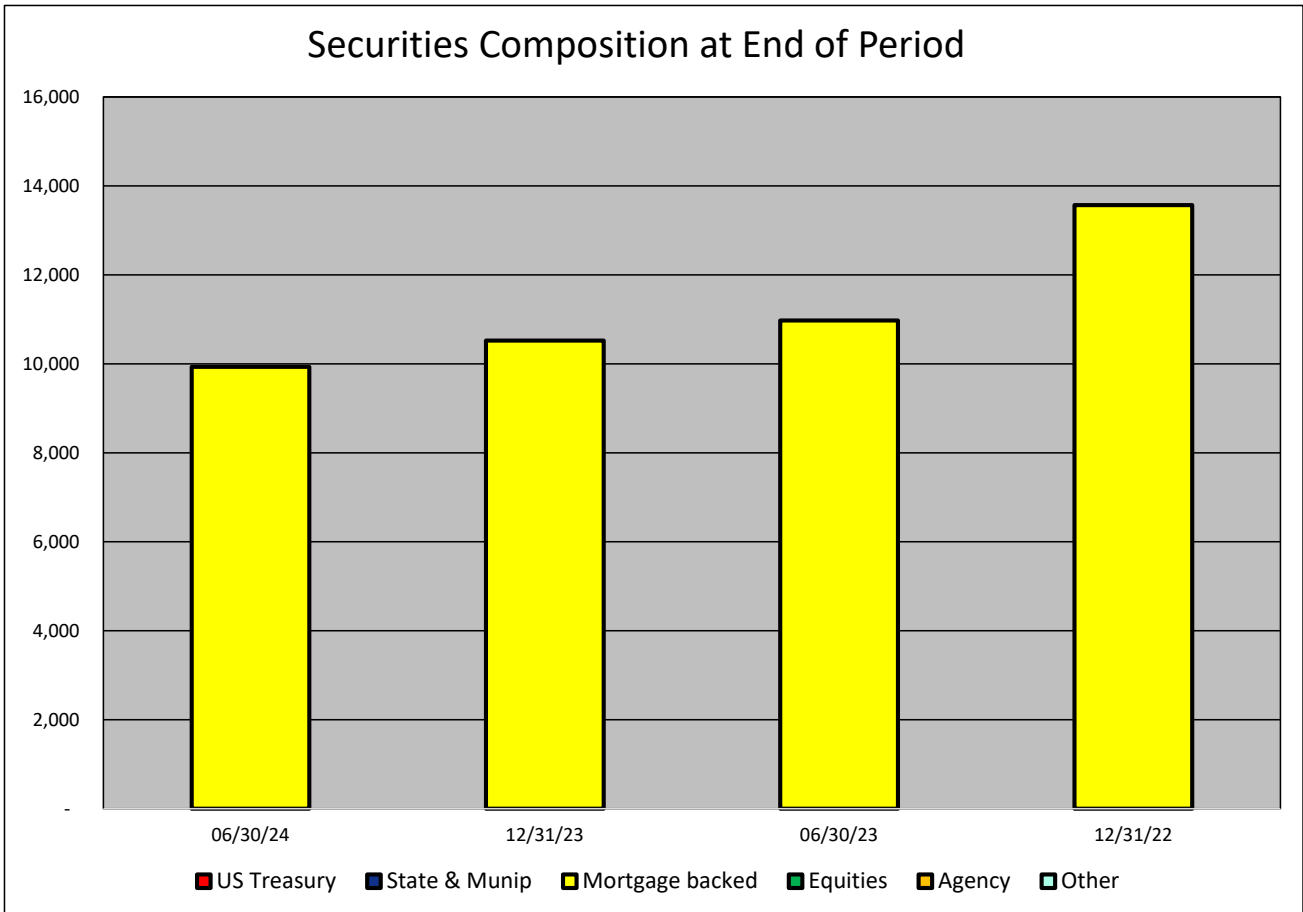


SECURITIES COMPOSITION - Locality Bank
(Dollars in Thousands)

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	-	-	-	-	-	NA
Mortgage backed	9,933	10,524	10,975	13,567	(1,042)	(9.49)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
Total Securities	9,933	10,524	10,975	13,567	(1,042)	(9.49)

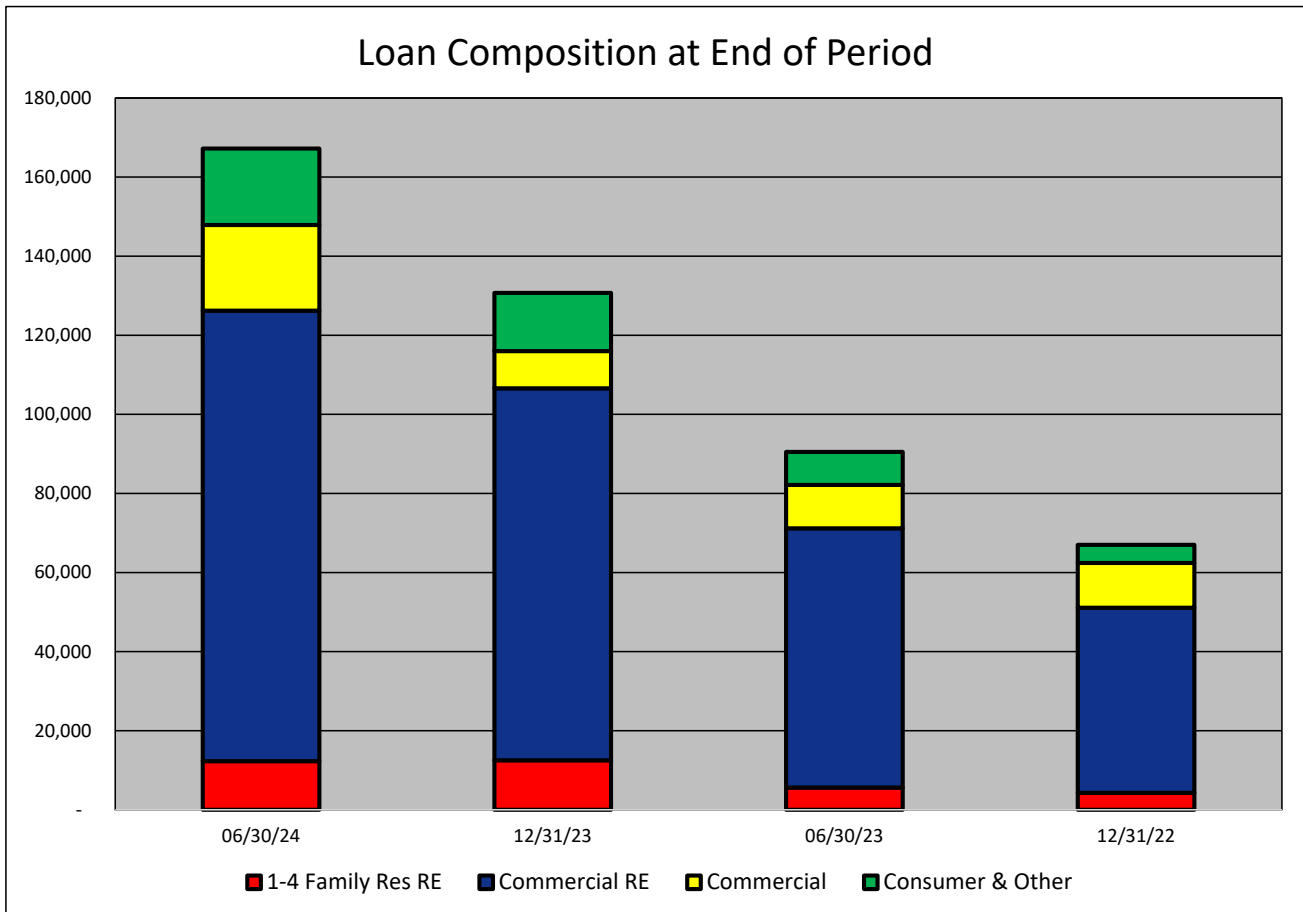


LOAN PORTFOLIO COMPOSITION - Locality Bank
(Dollars in Thousands)

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

1-4 Family Res RE	12,288	12,514	5,624	4,289	6,664	118.49
Commercial RE	113,929	94,058	65,553	46,809	48,376	73.80
Commercial	21,684	9,437	10,985	11,333	10,699	97.40
Consumer & Other	19,308	14,690	8,351	4,569	10,957	131.21
Loans, Net	167,209	130,699	90,513	67,000	76,696	84.73



LOAN PORTFOLIO QUALITY - Locality 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	1,274	745	745	-	529	71.01
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	-	-	-	-	NA
Provision Expense	1,337	529	138	745	1,199	868.84
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>2,611</u>	<u>1,274</u>	<u>883</u>	<u>745</u>	<u>1,728</u>	<u>195.70</u>

NON-PERFORMING ASSETS:

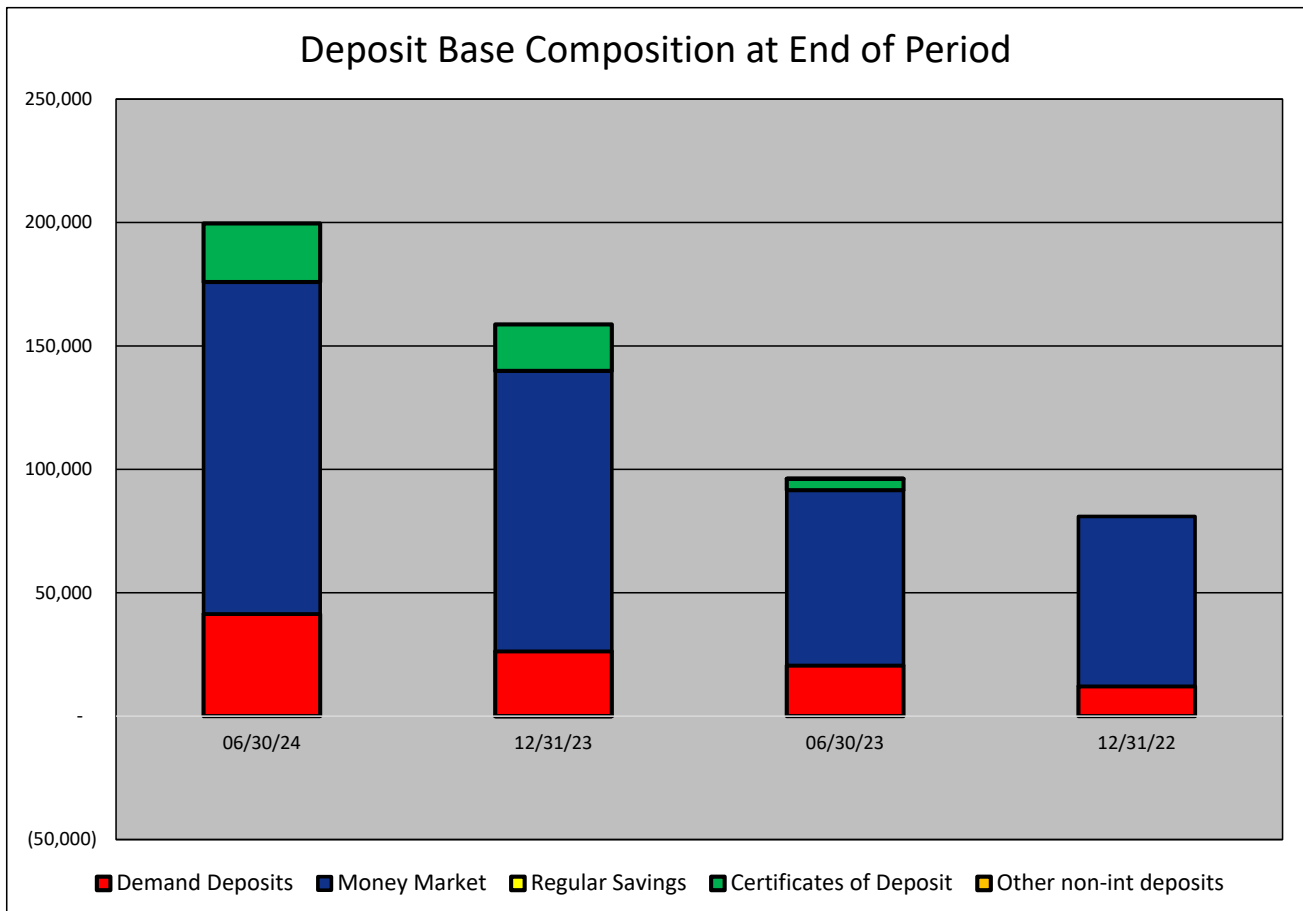
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	1,342	-	-	-	1,342	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	<u>1,342</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,342</u>	<u>NA</u>

DEPOSIT BASE COMPOSITION - Locality 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	41,415	26,288	20,559	12,105	20,856	101.44
Money Market	134,478	113,629	71,003	68,828	63,475	89.40
Regular Savings	-	-	-	-	-	NA
Certificates of Deposit	23,705	18,798	4,577	-	19,128	417.92
Other non-int deposits	-	(1)	1	-	(1)	(100.00)
Total Deposits	199,598	158,714	96,140	80,933	103,458	107.61

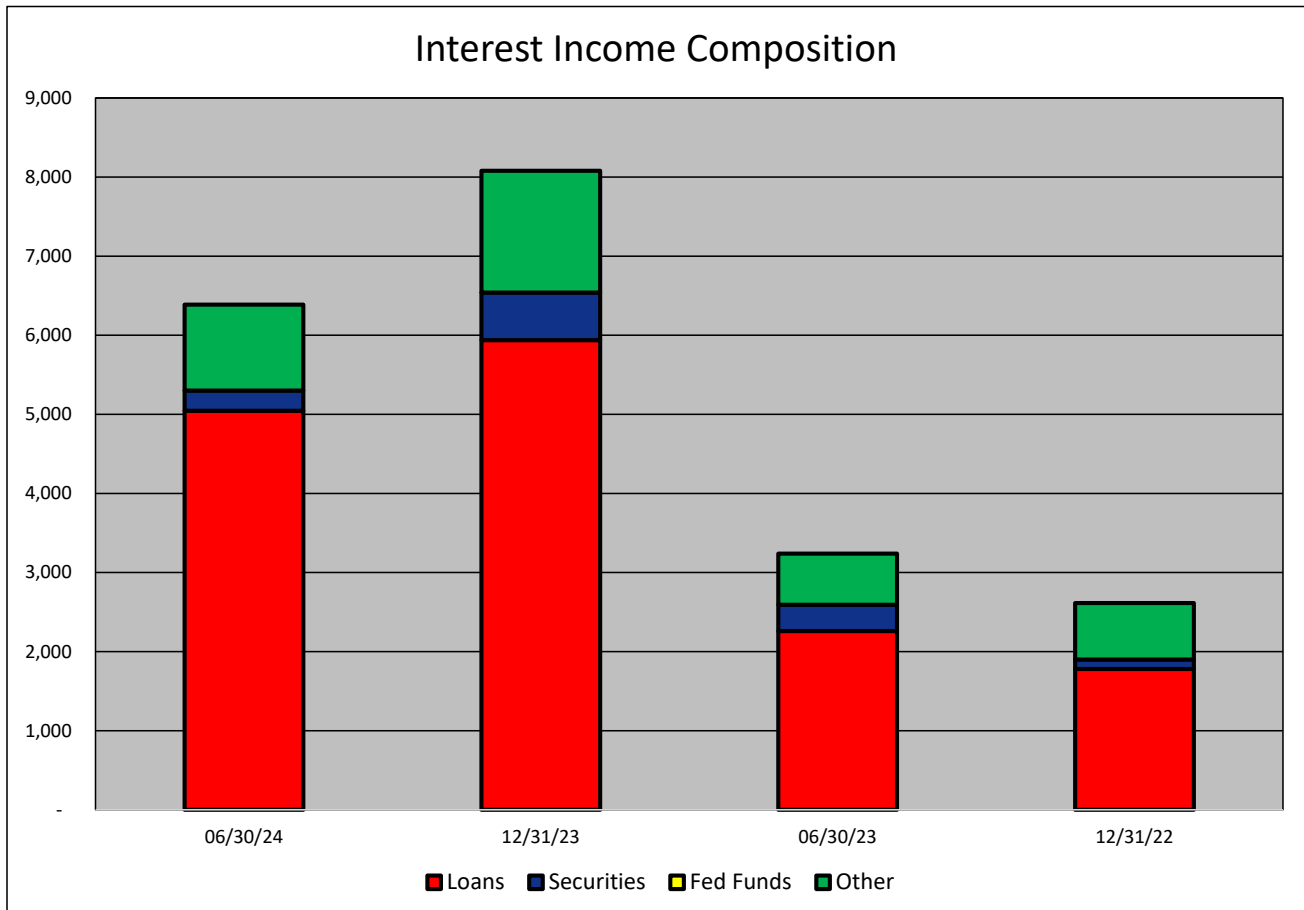


INTEREST INCOME COMPOSITION- Locality Bank
(Dollars in Thousands)

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

Loans	5,045	5,938	2,260	1,781	2,785	123.23
Securities	255	601	332	120	(77)	(23.19)
Fed Funds	-	-	-	-	-	NA
Other	1,087	1,540	647	713	440	68.01
Total Int Income	6,387	8,079	3,239	2,614	3,148	97.19

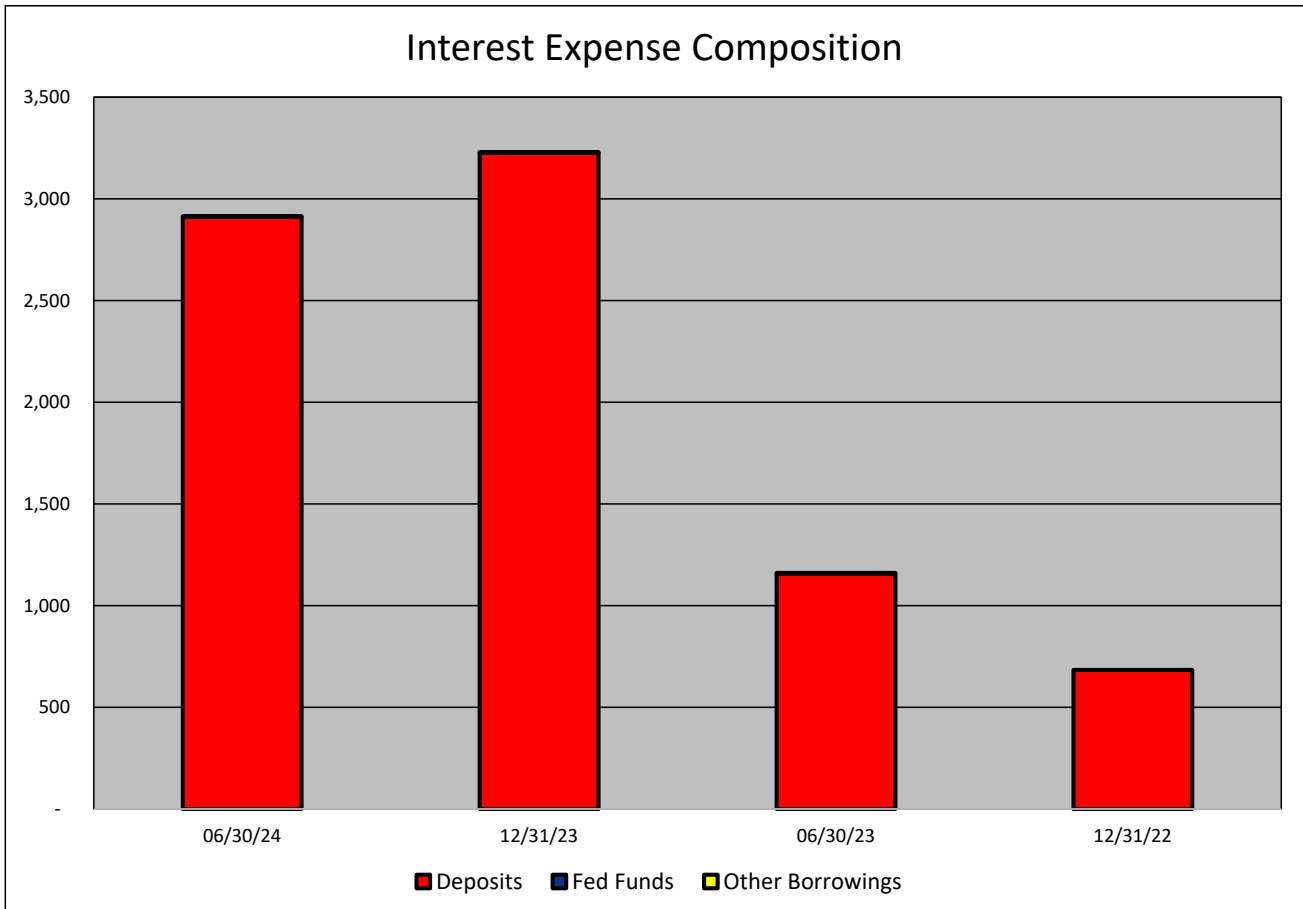


INTEREST EXPENSE COMPOSITION- Locality Bank
(Dollars in Thousands)

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

Deposits	2,913	3,227	1,158	684	1,755	151.55
Fed Funds	-	-	-	-	-	NA
Other Borrowings	1	3	3	-	(2)	(66.67)
Total Int Expense	<u>2,914</u>	<u>3,230</u>	<u>1,161</u>	<u>684</u>	<u>1,753</u>	<u>150.99</u>

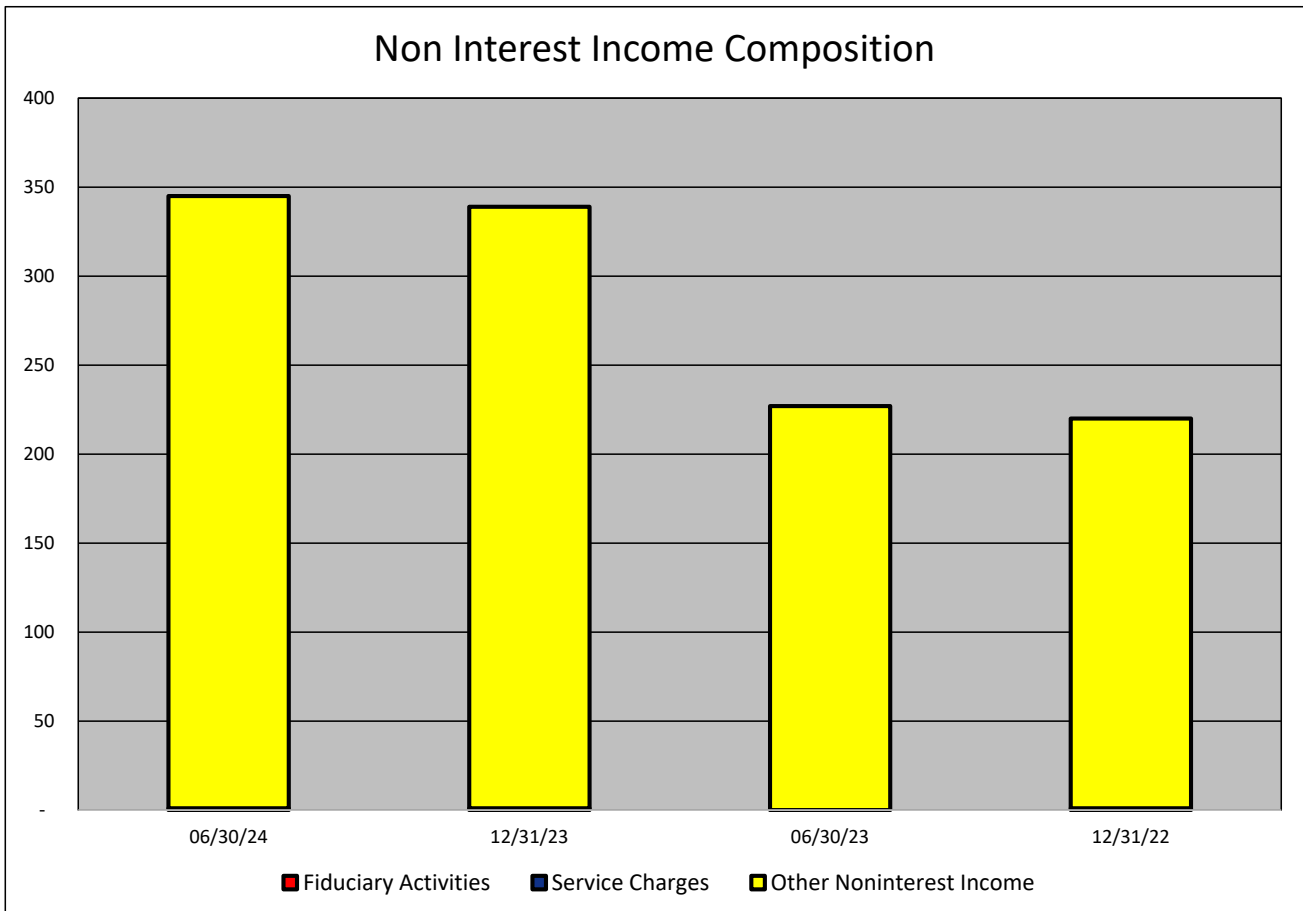


NONINTEREST INCOME COMPOSITION- Locality Bank
(Dollars in Thousands)

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 INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	1	1	-	1	1	NA
Other Noninterest Income	344	338	227	219	117	51.54
Total Nonint. Income	345	339	227	220	118	51.98

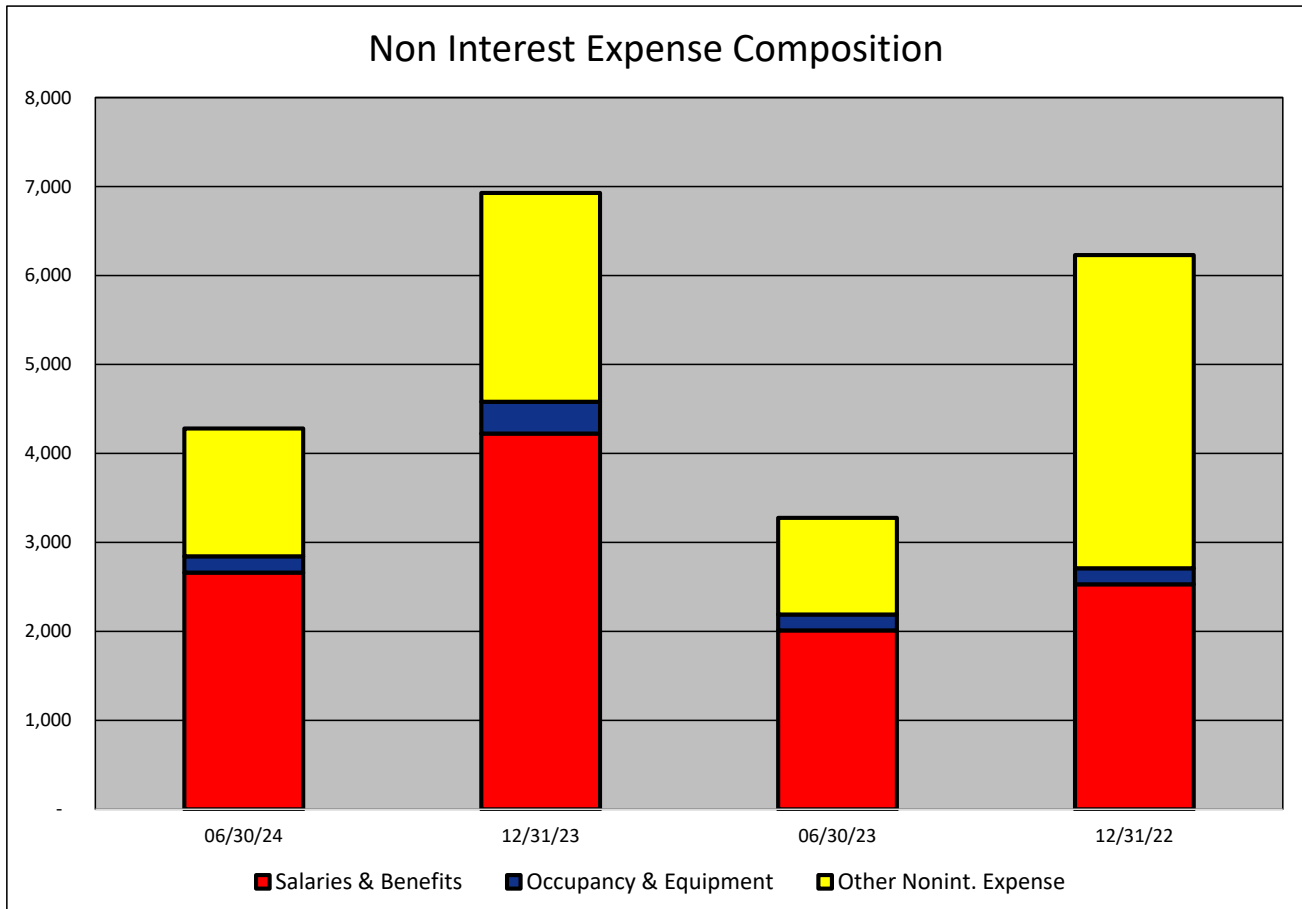


NONINTEREST EXPENSE COMPOSITION- Locality Bank
(Dollars in Thousands)

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	2,661	4,223	2,011	2,529	650	32.32
Occupancy & Equipment	182	358	179	180	3	1.68
Other Nonint. Expense	1,437	2,347	1,086	3,521	351	32.32
Total Nonint. Expense	4,280	6,928	3,276	6,230	1004	30.65



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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