

Optimumbank

Fort Lauderdale, FL

Established

11/1/2000

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)

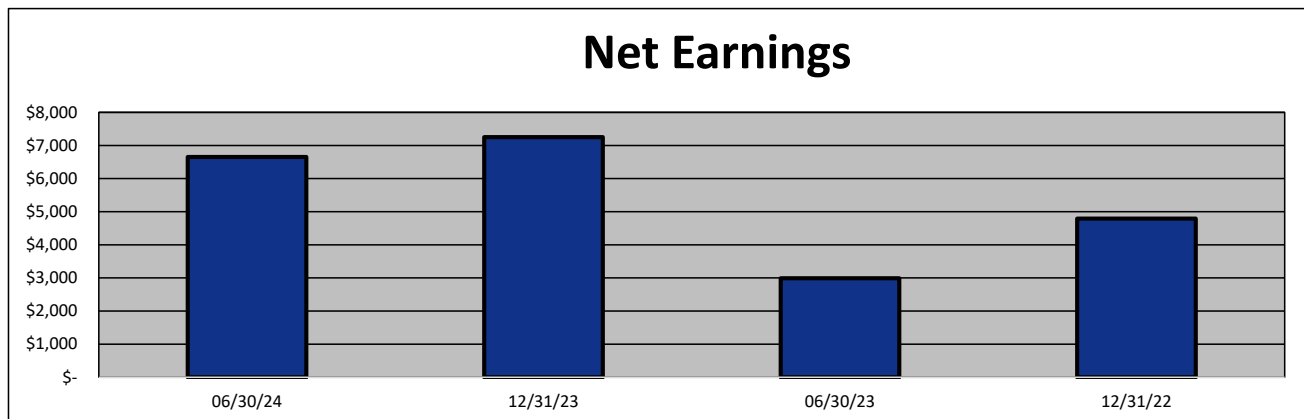
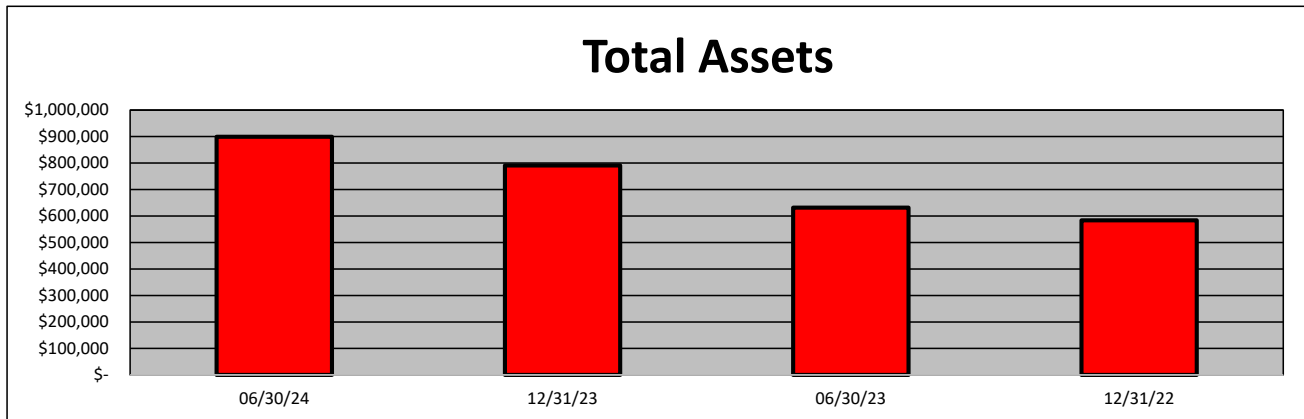
**EXECUTIVE SUMMARY - OptimumBank
(Percentage)**

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	9.63	8.79	10.06	10.36	9.59	11.59
Leverage Ratio	9.68	10.00	11.20	11.29	10.67	12.48
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	12.61	10.71
Risk Based Ratio	0.00	0.00	0.00	0.00	13.45	11.27
Common Equity Tier 1 Capital Ratio	NA	0.00	0.00	0.00	12.57	10.71
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	99.57	105.94	94.93	94.97	75.33	81.35
Loans/Assets	84.51	85.81	83.19	82.75	63.16	67.15
Securities/Assets	3.00	3.52	3.99	4.39	19.74	12.98
PROFITABILITY:						
Return on Avg Assets	1.47	1.11	0.98	1.02	0.75	0.67
Return on Avg Equity	16.73	11.34	9.63	10.06	10.61	8.53
Nonint Income/Avg Assets	0.54	0.53	0.49	0.63	0.79	0.86
Net Overhead Ratio	1.39	1.52	1.68	1.27	2.14	2.40
Efficiency Ratio	46.09	49.17	54.48	47.40	72.23	73.96
Assets (per million) per Employee	13.04	13.18	11.92	12.16	10.25	8.73
ASSET QUALITY:						
Allowance/Loans	1.08	1.13	1.26	1.20	1.31	1.06
Nonperforming Loans/Total Loans	0.37	0.15	0.00	0.00	0.56	0.31
Nonperforming Assets/Total Assets	0.31	0.13	0.00	0.00	0.38	0.24
Adjusted Texas Ratio	2.93	1.33	0.00	0.00	4.10	1.95
YIELDS & COSTS:						
Yield on earning assets	6.47	5.60	5.30	4.44	5.44	5.70
Cost of funds	4.01	3.08	2.73	1.47	3.03	3.46
Net interest margin	3.73	3.71	3.60	3.54	2.85	3.26
Avg Earning Assets/Avg Assets	97.75	97.78	97.07	95.65	95.94	95.95

SELECTED FINANCIAL DATA - OptimumBank
(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	899,465	791,052	631,633	583,694	267,832	42.40
Cash and Equivalents	105,069	77,665	78,373	71,834	26,696	34.06
Securities	26,990	27,865	25,206	25,641	1,784	7.08
Loans, net	760,108	678,776	525,475	483,012	234,633	44.65
Deposit Accounts	763,422	640,695	553,559	508,610	209,863	37.91
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	86,594	69,549	63,524	60,464	23,070	36.32

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	6,652	7,254	2,989	4,792	3,663	122.55
Interest Income	28,658	35,780	15,695	19,883	12,963	82.59
Interest Expense	12,161	12,068	5,044	4,046	7,117	141.10
Net Interest Income	16,497	23,712	10,651	15,837	5,846	54.89
Prov for Credit Losses	1,394	3,759	1,310	3,466	84	6.41
Noninterest income	2,437	3,453	1,501	2,960	936	62.36
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	8,748	13,357	6,621	8,909	2,127	32.13
Net Operating Income	8,792	10,049	4,221	6,422	4,571	108.29
Income Taxes	2,282	2,507	1,018	1,630	1,264	124.17

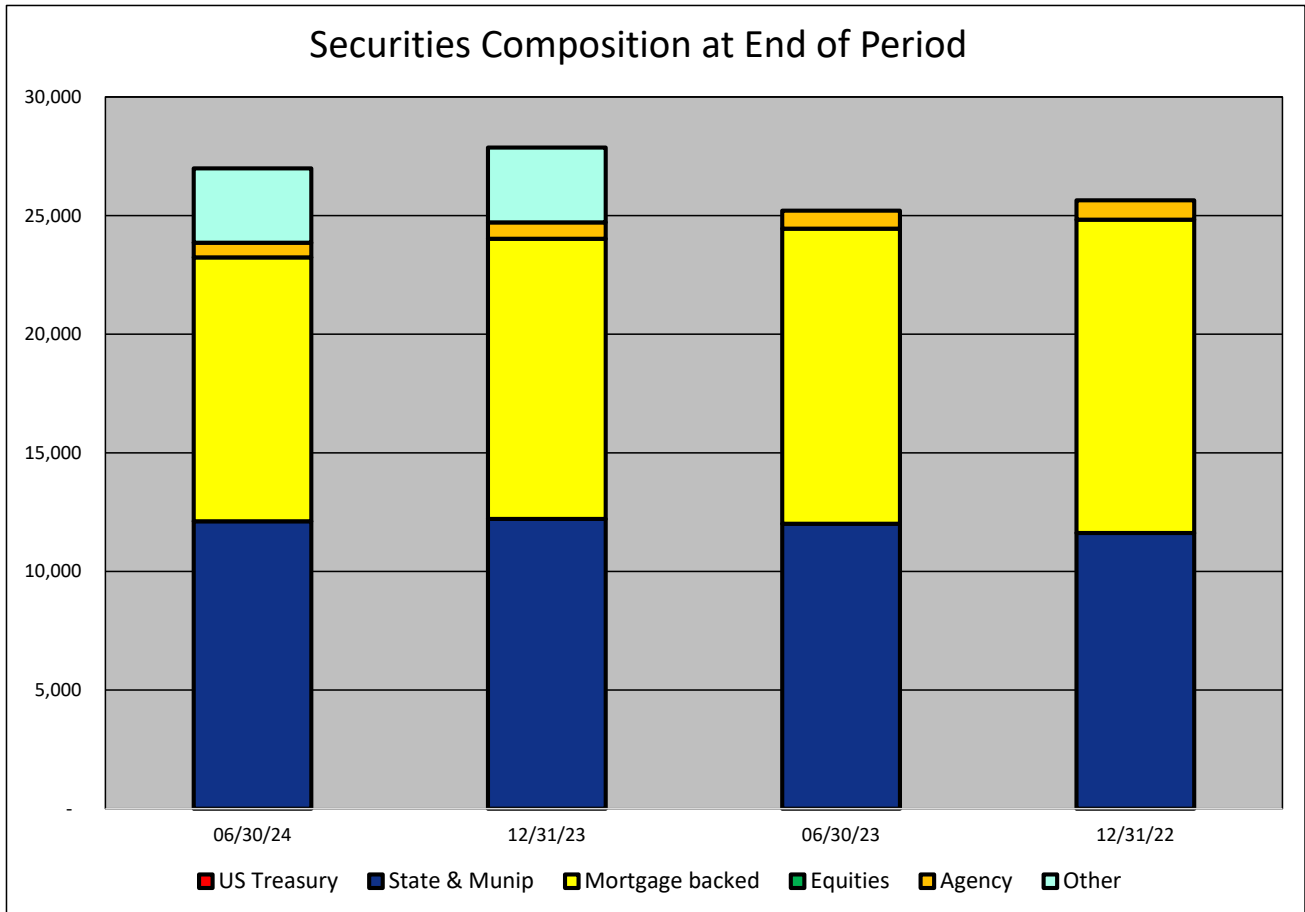


SECURITIES COMPOSITION - OptimumBank
(Dollars in Thousands)

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	12,116	12,211	12,012	11,620	104	0.87
Mortgage backed	11,121	11,813	12,436	13,205	(1,315)	(10.57)
Equities	-	-	-	-	-	NA
Agency	618	690	758	816	(140)	(18.47)
Other	3,135	3,151	-	-	3,135	NA
Total Securities	26,990	27,865	25,206	25,641	1,784	7.08

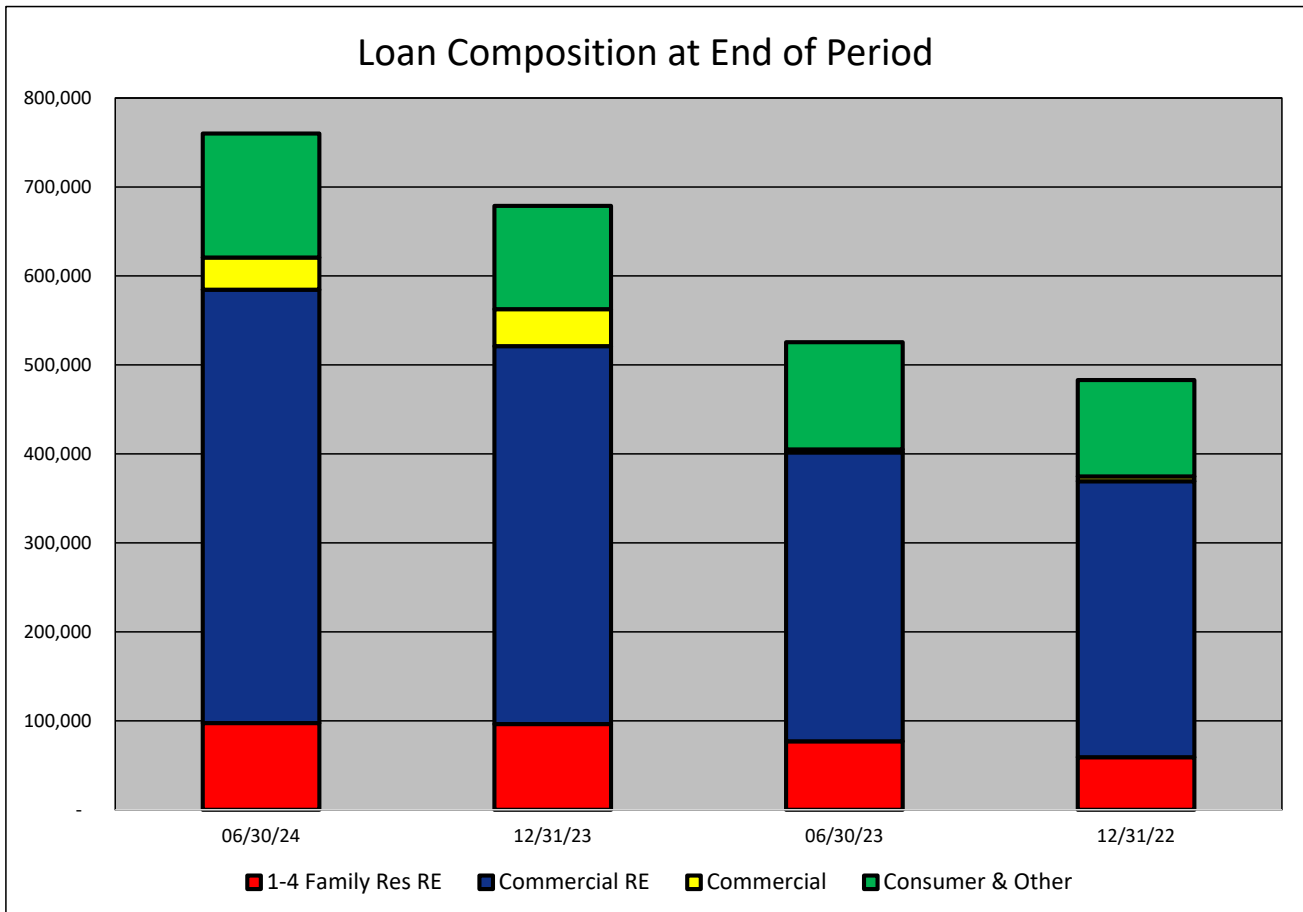


LOAN PORTFOLIO COMPOSITION - OptimumBank
(Dollars in Thousands)

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	97,400	96,298	76,934	59,043	20,466	26.60
Commercial RE	487,204	424,838	324,746	310,251	162,458	50.03
Commercial	36,152	41,453	3,297	5,339	32,855	996.51
Consumer & Other	139,352	116,187	120,498	108,379	18,854	15.65
Loans, Net	760,108	678,776	525,475	483,012	234,633	44.65



LOAN PORTFOLIO QUALITY - OptimumBank
(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	7,683	5,793	5,793	3,075	1,890	32.63
Total Recoveries	206	354	169	152	37	21.89
Total Charge-offs	1,075	2,441	845	900	230	27.22
Provision Expense	1,394	3,759	1,310	3,466	84	6.41
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	218	218	-	(218)	(100.00)
Ending Balance	<u>8,208</u>	<u>7,683</u>	<u>6,645</u>	<u>5,793</u>	<u>1,563</u>	<u>23.52</u>

NON-PERFORMING ASSETS:

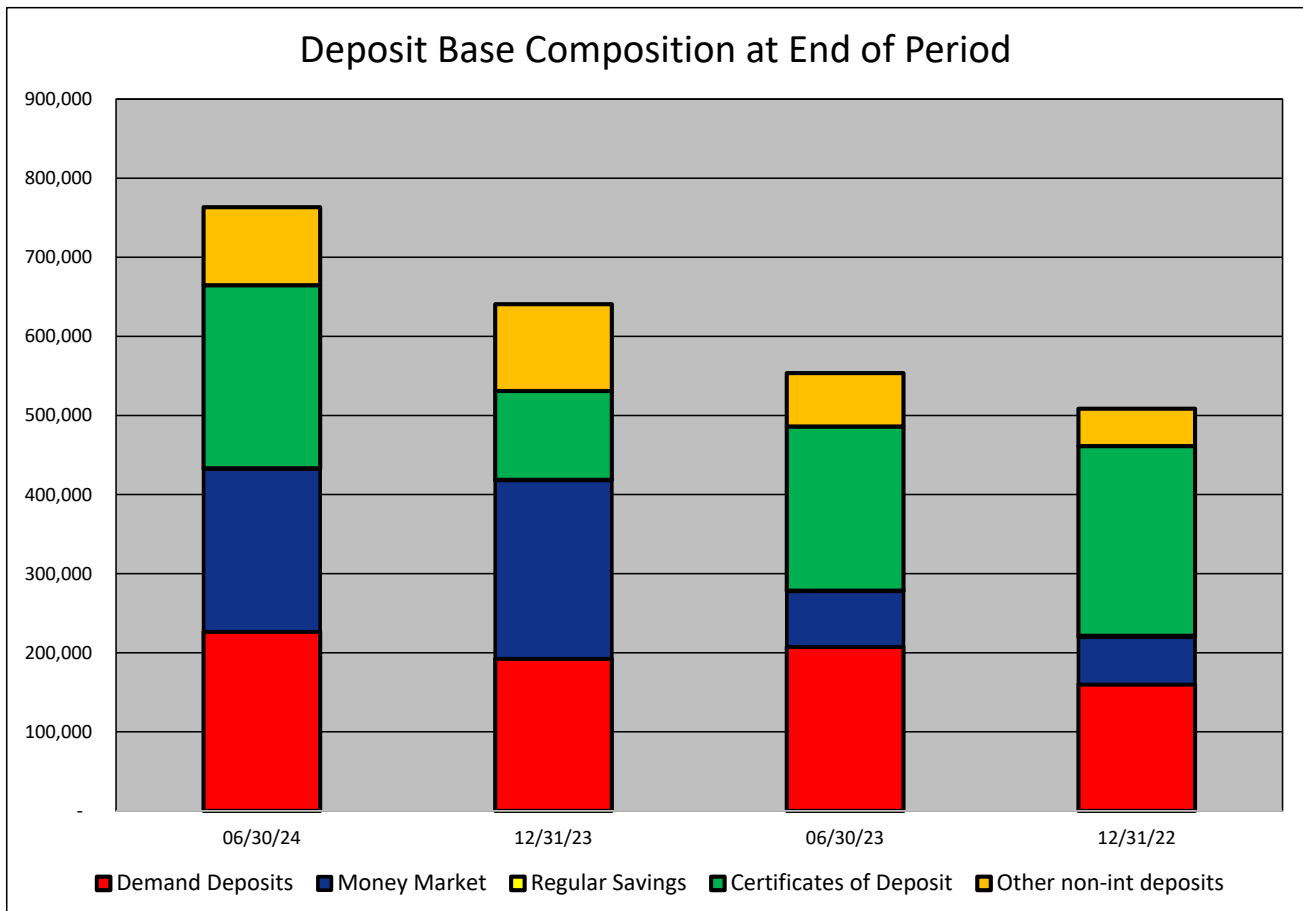
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	2,779	1,025	-	-	2,779	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	<u>2,779</u>	<u>1,025</u>	<u>-</u>	<u>-</u>	<u>2,779</u>	<u>NA</u>

DEPOSIT BASE COMPOSITION - OptimumBank
(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	226,618	192,484	207,415	159,903	19,203	9.26
Money Market	206,247	225,678	70,515	60,020	135,732	192.49
Regular Savings	455	451	598	1,482	(143)	(23.91)
Certificates of Deposit	231,320	112,389	207,572	239,980	23,748	11.44
Other non-int deposits	98,782	109,693	67,459	47,225	31,323	46.43
Total Deposits	763,422	640,695	553,559	508,610	209,863	37.91

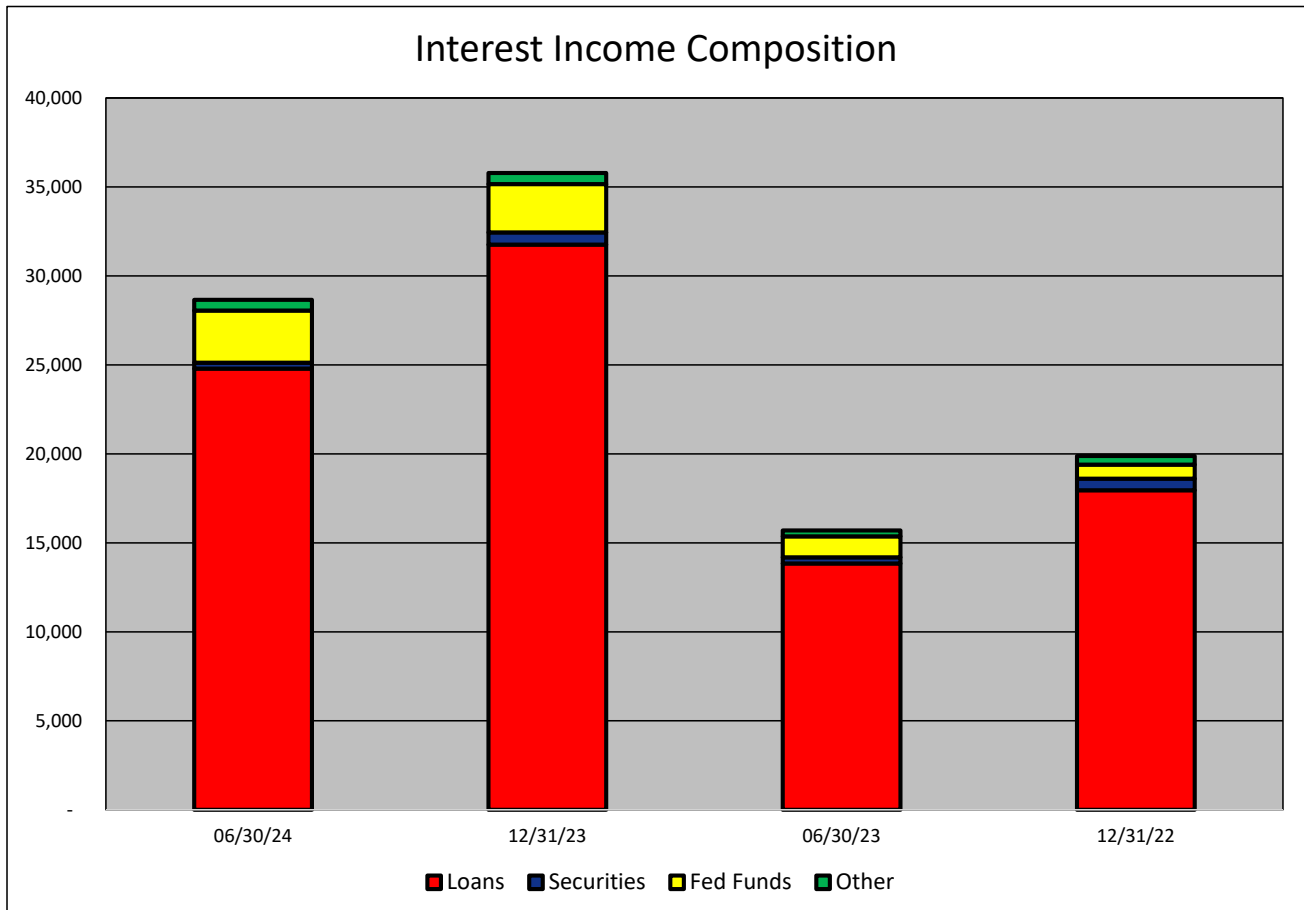


INTEREST INCOME COMPOSITION- OptimumBank
(Dollars in Thousands)

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	24,788	31,758	13,840	17,953	10,948	79.10
Securities	336	686	350	650	(14)	(4.00)
Fed Funds	2,931	2,713	1,176	795	1,755	149.23
Other	603	623	329	485	274	83.28
Total Int Income	28,658	35,780	15,695	19,883	12,963	82.59

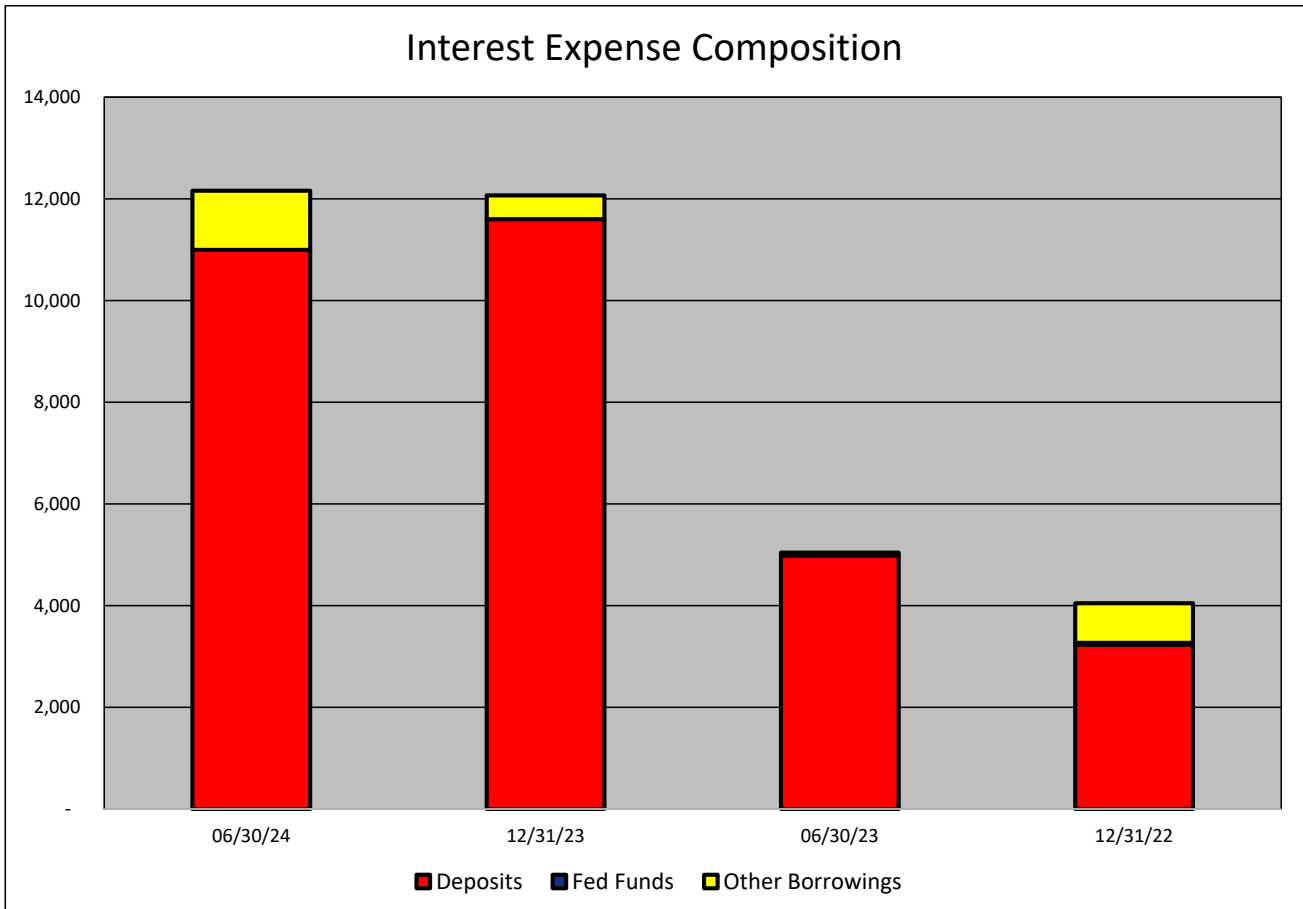


INTEREST EXPENSE COMPOSITION- OptimumBank
(Dollars in Thousands)

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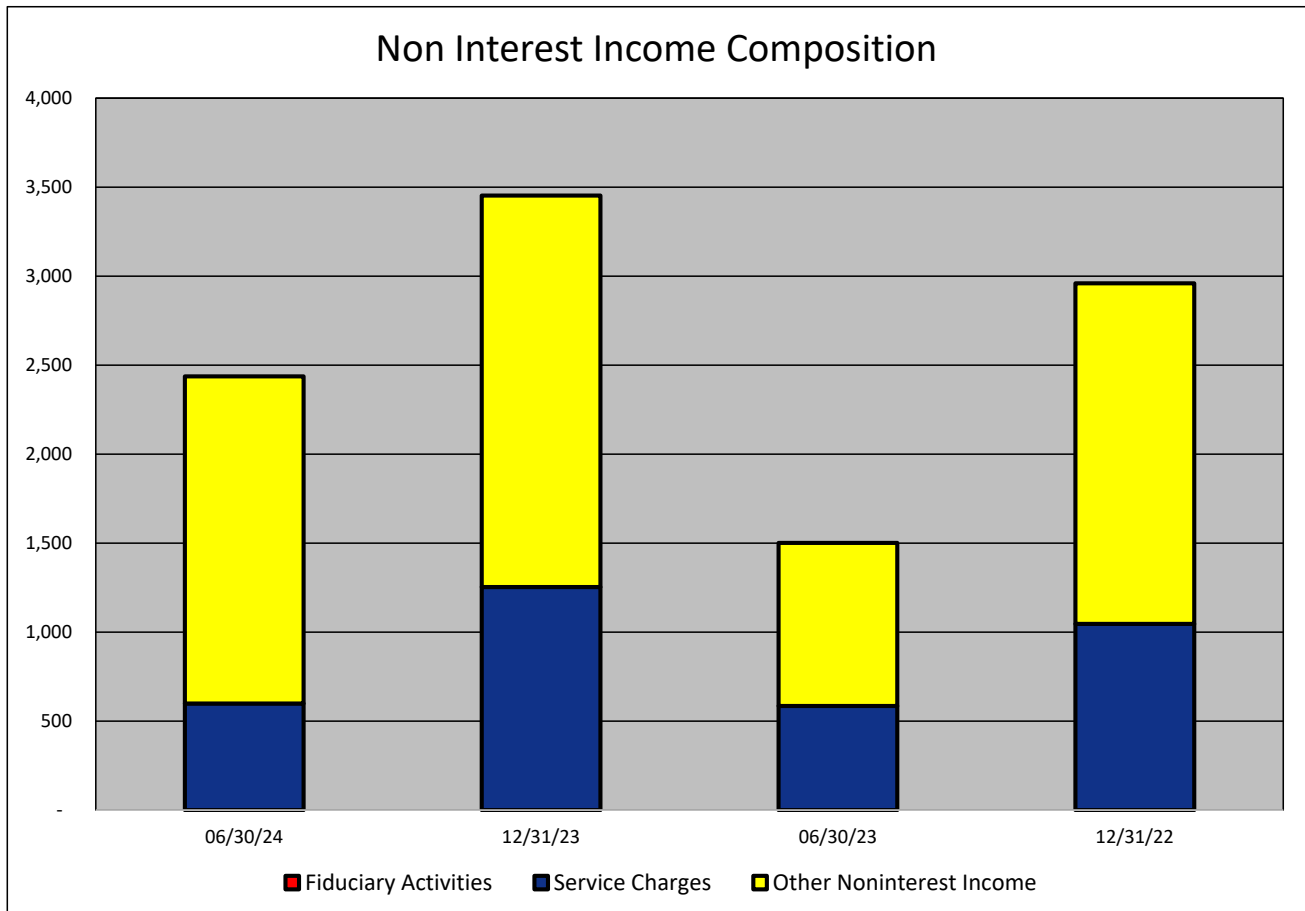
INTEREST EXPENSE CATEGORY

Deposits	10,997	11,600	4,988	3,234	6,009	120.47
Fed Funds	-	-	-	34	-	NA
Other Borrowings	1,164	468	56	778	1,108	1,978.57
Total Int Expense	12,161	12,068	5,044	4,046	7,117	141.10



NONINTEREST INCOME COMPOSITION- OptimumBank
(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	599	1,253	585	1,046	14	2.39
Other Noninterest Income	1,838	2,200	916	1,914	922	100.66
Total Nonint. Income	2,437	3,453	1,501	2,960	936	62.36

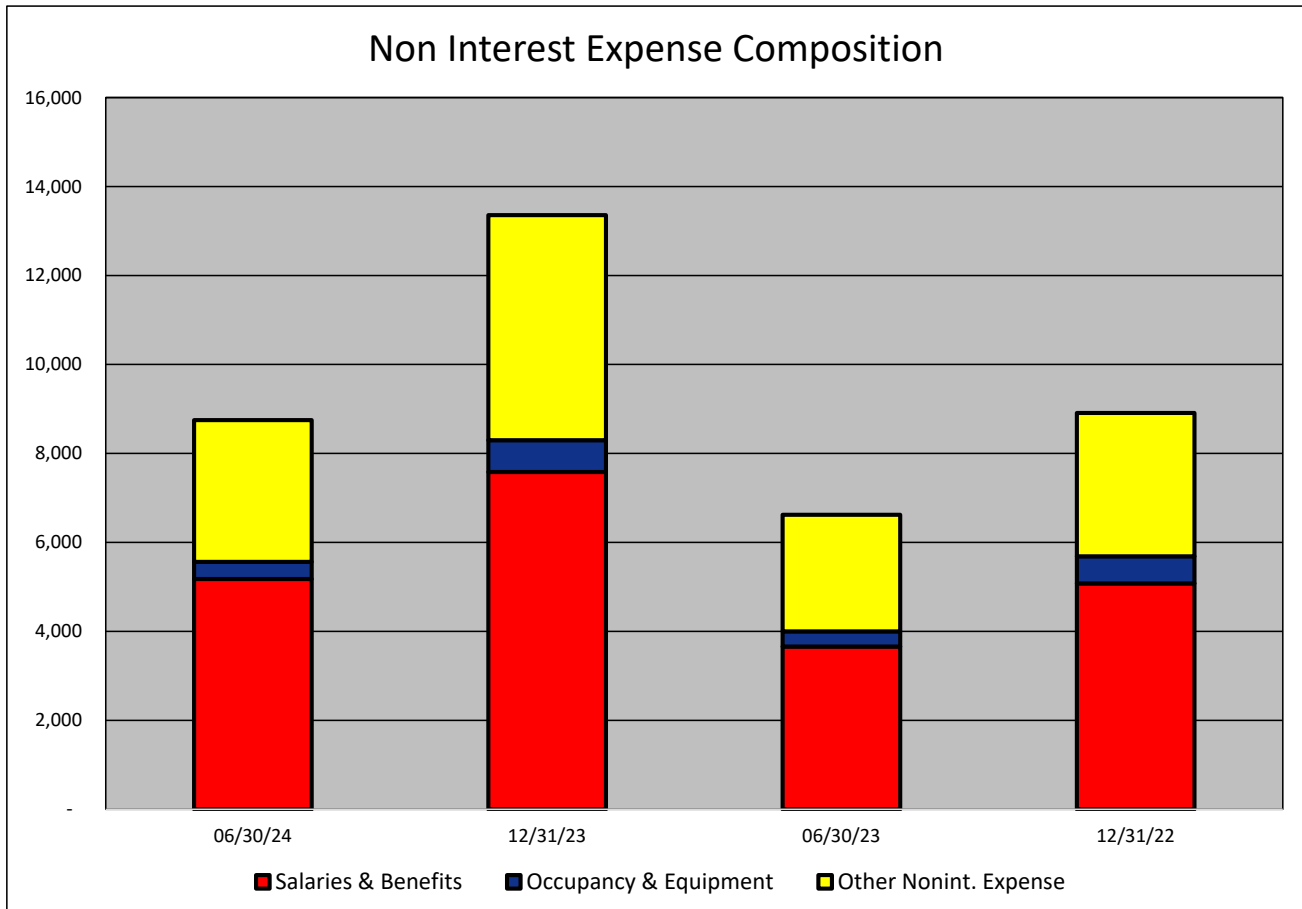


NONINTEREST EXPENSE COMPOSITION- OptimumBank
(Dollars in Thousands)

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	5,177	7,583	3,658	5,079	1519	41.53
Occupancy & Equipment	386	713	342	607	44	12.87
Other Nonint. Expense	3,185	5,061	2,621	3,223	564	21.52
Total Nonint. Expense	8,748	13,357	6,621	8,909	2127	32.13



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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