

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 nine months ended September 30, 2024

| Institution name | Total Assets (\$'000's) |
|---------------------------------------|----------------------------|
| Seacoast National Bank | 15,159,232 |
| Optimumbank | 944,548 |
| Marine Bank & Trust Company | 652,317 |
| Paradise Bank | 468,562 |
| American National Bank | 438,765 |
| Anchor Bank | 411,501 |
| Desjardins Bank, National Association | 341,248 |
| Community Bank Of The South | 268,843 |
| Locality Bank | 255,773 |
| Natbank, National Association | 237,441 |
| Evermore Bank | 185,471 |
| Cypress Bank & Trust | 171,821 |
| Bank Of Belle Glade | 138,681 |

| Institution name | Return on Avg Assets (%) |
|---------------------------------------|-----------------------------|
| Paradise Bank | 2.98 |
| Desjardins Bank, National Association | 2.01 |
| Optimumbank | 1.50 |
| Bank Of Belle Glade | 1.05 |
| American National Bank | 0.98 |
| Community Bank Of The South | 0.84 |
| Seacoast National Bank | 0.79 |
| Anchor Bank | 0.62 |
| Marine Bank & Trust Company | 0.47 |
| Cypress Bank & Trust | 0.23 |
| Natbank, National Association | 0.11 |
| Evermore Bank | (0.14) |
| Locality Bank | (1.51) |

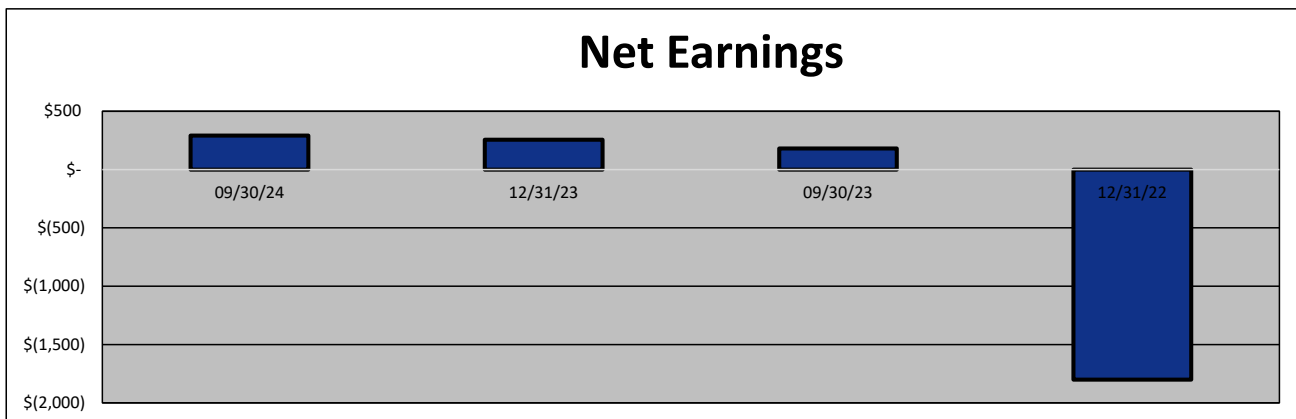
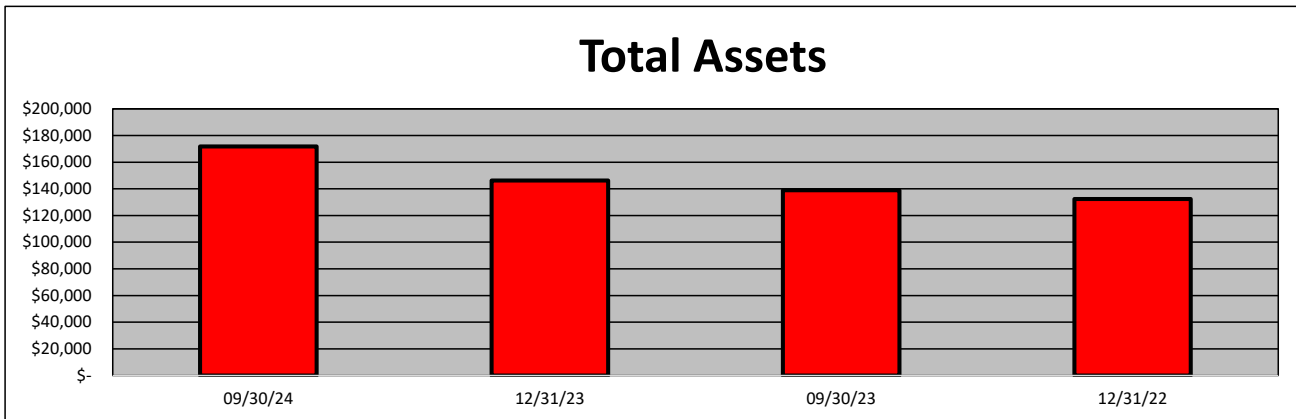
EXECUTIVE SUMMARY - Cypress Bank & Trust
(Percentage)

| Period Ending | 09/30/24 | 12/31/23 | 09/30/23 | 12/31/22 | State Avg. | Peer Avg. |
|------------------------------------|----------|----------|----------|----------|------------|-----------|
| CAPITAL RATIOS | | | | | | |
| Equity/Assets | 10.38 | 11.94 | 12.50 | 11.79 | 9.87 | 11.92 |
| Leverage Ratio | 10.18 | 11.87 | 12.10 | 11.62 | 10.70 | 12.77 |
| Tier 1 Cap/Risk Based Assets | 0.00 | 0.00 | 0.00 | 0.00 | 12.49 | 11.37 |
| Risk Based Ratio | 0.00 | 0.00 | 0.00 | 0.00 | 13.34 | 11.94 |
| Common Equity Tier 1 Capital Ratio | NA | 0.00 | 0.00 | 0.00 | 12.45 | 11.37 |
| BALANCE SHEET RATIOS: | | | | | | |
| Loan/Deposit Ratio | 61.57 | 62.31 | 64.44 | 46.06 | 75.65 | 79.14 |
| Loans/Assets | 52.68 | 52.38 | 53.83 | 39.32 | 63.44 | 65.66 |
| Securities/Assets | 16.61 | 20.24 | 19.30 | 18.19 | 20.01 | 13.22 |
| PROFITABILITY: | | | | | | |
| Return on Avg Assets | 0.23 | 0.19 | 0.18 | (1.63) | 0.75 | 0.76 |
| Return on Avg Equity | 2.21 | 1.54 | 1.47 | (11.07) | 10.06 | 8.80 |
| Nonint Income/Avg Assets | 5.91 | 6.63 | 6.53 | 7.33 | 0.79 | 0.86 |
| Net Overhead Ratio | 2.31 | 2.72 | 2.72 | 3.73 | 2.14 | 2.34 |
| Efficiency Ratio | 94.31 | 95.92 | 95.50 | 116.35 | 72.20 | 72.26 |
| Assets (per million) per Employee | 3.07 | 2.71 | 2.57 | 2.45 | 10.50 | 9.10 |
| ASSET QUALITY: | | | | | | |
| Allowance/Loans | 1.28 | 1.23 | 1.26 | 1.65 | 1.29 | 1.07 |
| Nonperforming Loans/Total Loans | 0.00 | 0.00 | 0.00 | 0.00 | 0.55 | 0.25 |
| Nonperforming Assets/Total Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.37 | 0.17 |
| Adjusted Texas Ratio | 0.00 | 0.00 | 0.00 | 0.00 | 3.62 | 1.55 |
| YIELDS & COSTS: | | | | | | |
| Yield on earning assets | 5.45 | 5.04 | 4.93 | 2.68 | 5.49 | 5.73 |
| Cost of funds | 3.53 | 2.63 | 2.44 | 0.58 | 3.09 | 3.52 |
| Net interest margin | 3.05 | 3.43 | 3.47 | 2.34 | 2.88 | 3.27 |
| Avg Earning Assets/Avg Assets | 92.05 | 90.80 | 90.82 | 92.85 | 96.03 | 96.08 |

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

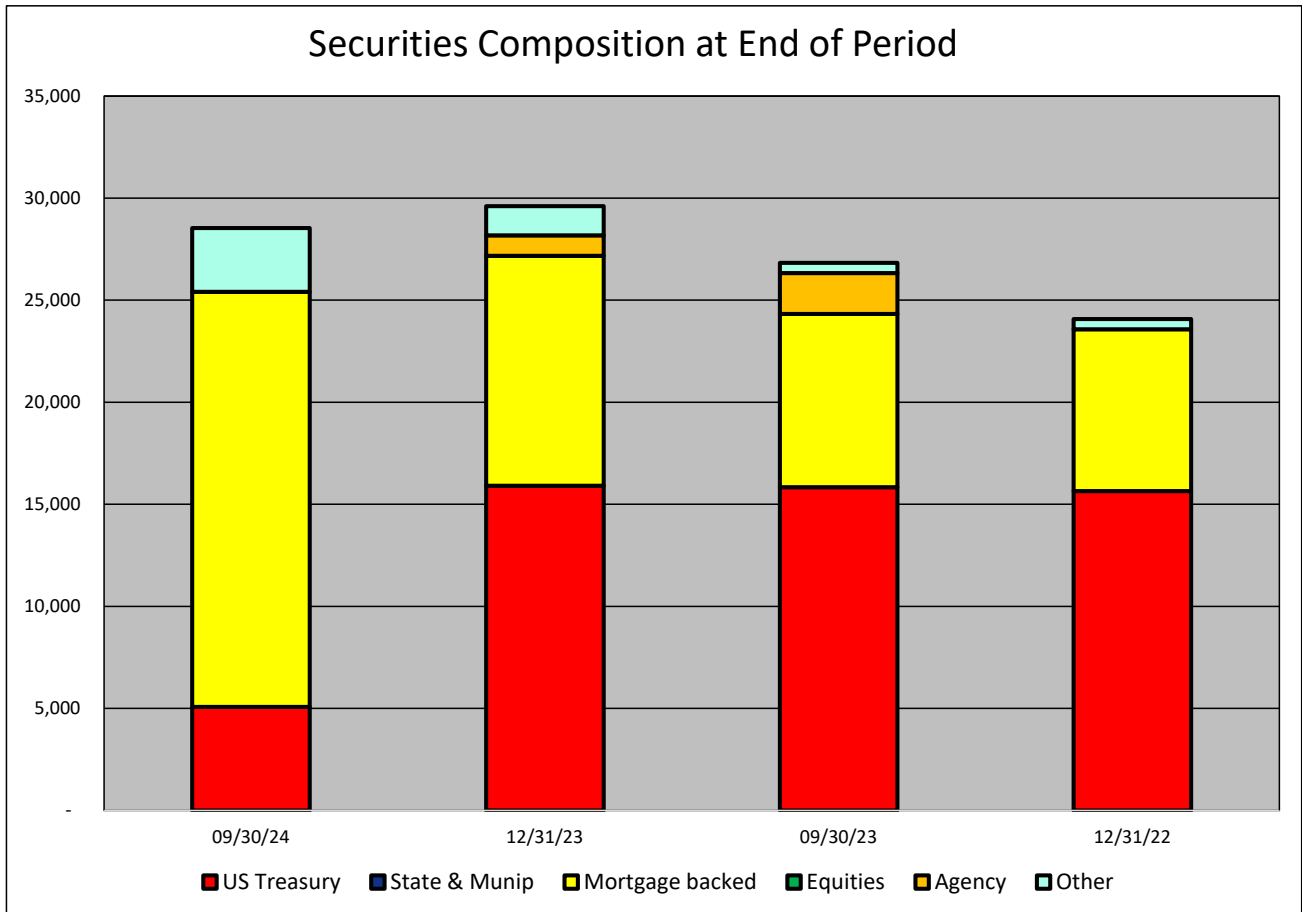
| As of: | 09/30/24 | 12/31/23 | 09/30/23 | 12/31/22 | \$ Change 12 MTHS | % Change 12 MTHS |
|----------------------|-----------------|-----------------|-----------------|-----------------|------------------------------|-----------------------------|
| Total Assets | 171,821 | 146,276 | 139,008 | 132,351 | 32,813 | 23.61 |
| Cash and Equivalents | 40,956 | 28,265 | 25,819 | 44,572 | 15,137 | 58.63 |
| Securities | 28,533 | 29,612 | 26,833 | 24,078 | 1,700 | 6.34 |
| Loans, net | 90,515 | 76,621 | 74,830 | 52,034 | 15,685 | 20.96 |
| Deposit Accounts | 147,011 | 122,967 | 116,115 | 112,979 | 30,896 | 26.61 |
| Fed Funds & Repos | 2,446 | 1,912 | 1,660 | - | 786 | 47.35 |
| Total Equity | 17,830 | 17,469 | 17,370 | 15,608 | 460 | 2.65 |

| Period Ending | 09/30/24 | 12/31/23 | 09/30/23 | 12/31/22 | \$ Change 12 MTHS | % Change 12 MTHS |
|----------------------------|-----------------|-----------------|-----------------|-----------------|------------------------------|-----------------------------|
| Net Earnings | 292 | 256 | 181 | (1,800) | 111 | 61.33 |
| Interest Income | 6,345 | 6,225 | 4,529 | 2,749 | 1,816 | 40.10 |
| Interest Expense | 2,801 | 1,981 | 1,340 | 346 | 1,461 | 109.03 |
| Net Interest Income | 3,544 | 4,244 | 3,189 | 2,403 | 355 | 11.13 |
| Prov for Credit Losses | 216 | 85 | 85 | 673 | 131 | 154.12 |
| Noninterest income | 7,470 | 9,022 | 6,613 | 8,100 | 857 | 12.96 |
| Gain on Sale of Securities | - | - | - | - | - | NA |
| Noninterest Expense | 10,387 | 12,725 | 9,361 | 12,220 | 1,026 | 10.96 |
| Net Operating Income | 411 | 456 | 356 | (2,390) | 55 | 15.45 |
| Income Taxes | 92 | 81 | 56 | (590) | 36 | 64.29 |



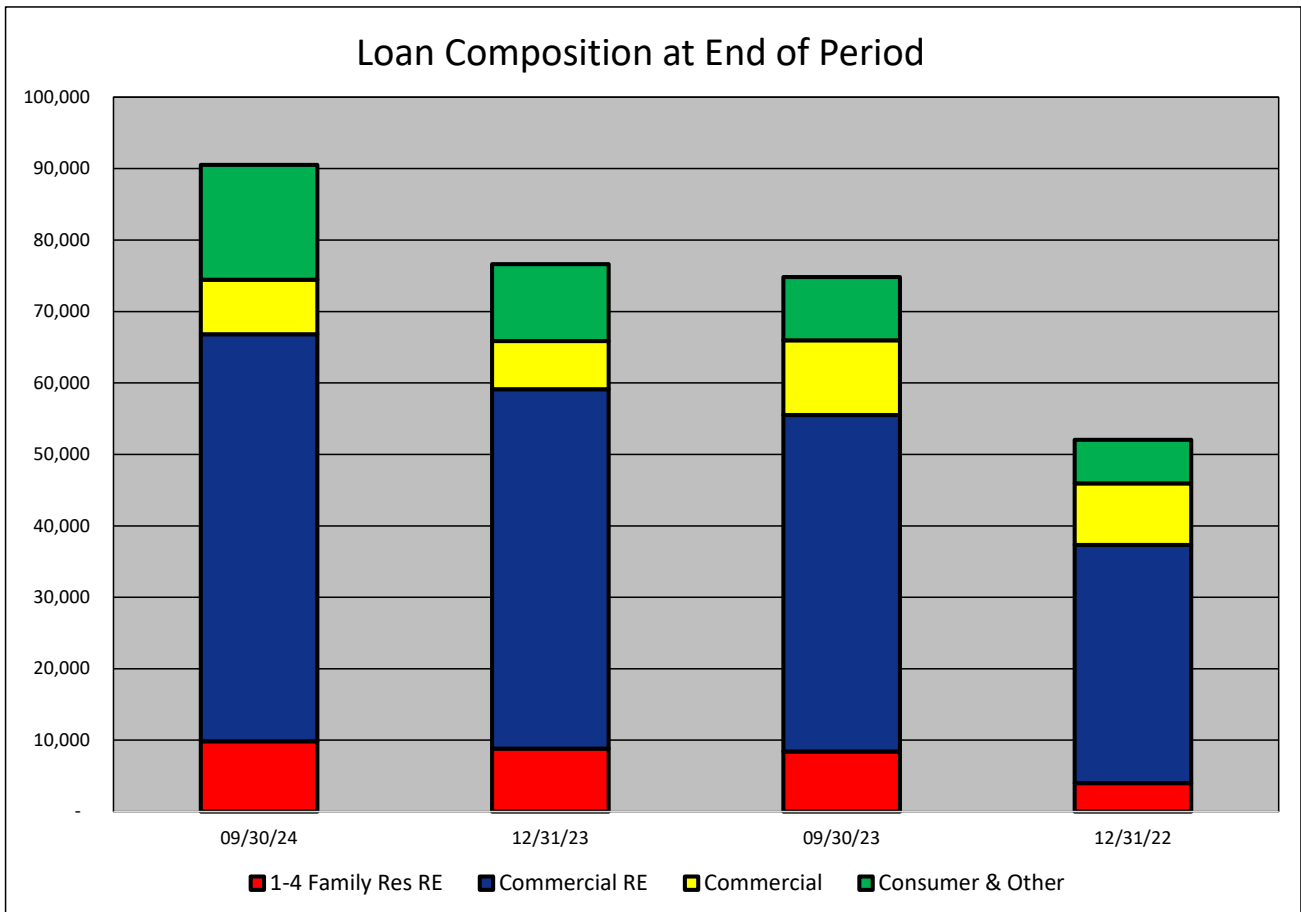
SECURITIES COMPOSITION - Cypress Bank & Trust
(Dollars in Thousands)

| As of: | 09/30/24 | 12/31/23 | 09/30/23 | 12/31/22 | \$ Change 12 MTHS | % Change 12 MTHS |
|-----------------------------|---------------|---------------|---------------|---------------|----------------------|---------------------|
| SECURITIES CATEGORY: | | | | | | |
| US Treasury | 5,078 | 15,906 | 15,839 | 15,646 | (10,761) | (67.94) |
| State & Munip | - | - | - | - | - | NA |
| Mortgage backed | 20,330 | 11,268 | 8,491 | 7,931 | 11,839 | 139.43 |
| Equities | - | - | - | - | - | NA |
| Agency | - | 1,000 | 2,000 | - | (2,000) | (100.00) |
| Other | 3,125 | 1,438 | 503 | 501 | 2,622 | 521.27 |
| Total Securities | 28,533 | 29,612 | 26,833 | 24,078 | 1,700 | 6.34 |



LOAN PORTFOLIO COMPOSITION - Cypress Bank & Trust
(Dollars in Thousands)

| As of: | 09/30/24 | 12/31/23 | 09/30/23 | 12/31/22 | \$ Change 12 MTHS | % Change 12 MTHS |
|-----------------------|---------------|---------------|---------------|---------------|----------------------|---------------------|
| LOAN CATEGORY: | | | | | | |
| 1-4 Family Res RE | 9,827 | 8,822 | 8,411 | 3,974 | 1,416 | 16.84 |
| Commercial RE | 56,979 | 50,314 | 47,116 | 33,356 | 9,863 | 20.93 |
| Commercial | 7,657 | 6,743 | 10,447 | 8,599 | (2,790) | (26.71) |
| Consumer & Other | 16,052 | 10,742 | 8,856 | 6,105 | 7,196 | 81.26 |
| Loans, Net | 90,515 | 76,621 | 74,830 | 52,034 | 15,685 | 20.96 |



LOAN PORTFOLIO QUALITY - Cypress Bank & Trust
(Dollars in Thousands)

| As of: | 09/30/24 | 12/31/23 | 09/30/23 | 12/31/22 | \$ Change 12 MTHS | % Change 12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

ALLOWANCE FOR CREDIT LOSSES (LOANS):

| | | | | | | |
|------------------------------|-------|-----|-----|-----|-----|--------|
| Beginning Balance | 944 | 859 | 859 | 186 | 85 | 9.90 |
| Total Recoveries | - | - | - | - | - | NA |
| Total Charge-offs | - | - | - | - | - | NA |
| Provision Expense | 216 | 85 | 85 | 673 | 131 | 154.12 |
| Writedown Transfer Loans HFS | - | - | - | - | - | NA |
| Adjustments | - | - | - | - | - | NA |
| Ending Balance | 1,160 | 944 | 944 | 859 | 216 | 22.88 |

NON-PERFORMING ASSETS:

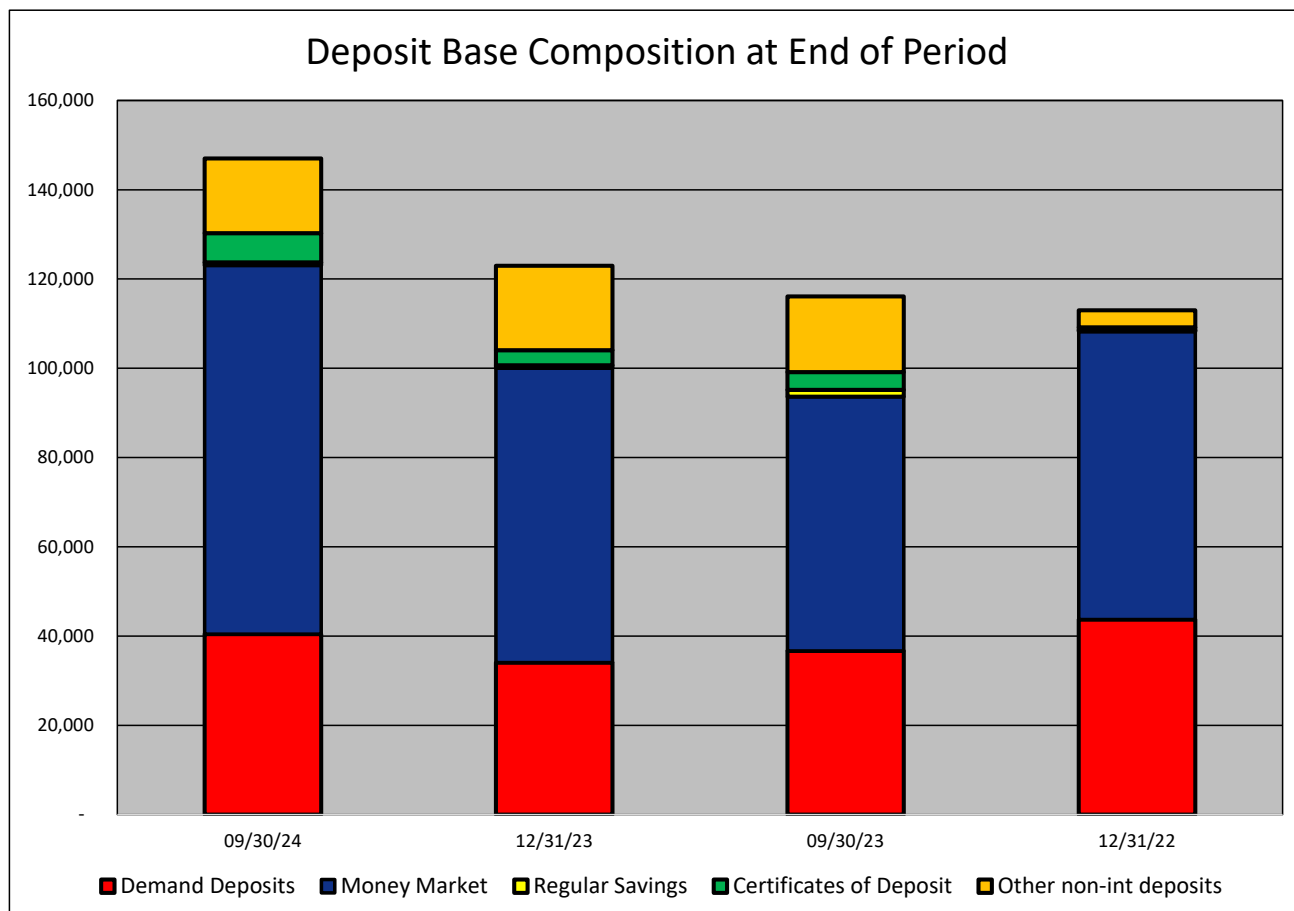
| | | | | | | |
|-------------------------|---|---|---|---|---|----|
| Total-90+ Days Past Due | - | - | - | - | - | NA |
| Total-Nonaccrual | - | - | - | - | - | NA |
| Foreclosed Real Estate | - | - | - | - | - | NA |
| Total Non-perf Assets | - | - | - | - | - | NA |

DEPOSIT BASE COMPOSITION - Cypress Bank & Trust
(Dollars in Thousands)

| As of: | 09/30/24 | 12/31/23 | 09/30/23 | 12/31/22 | \$ Change 12 MTHS | % Change 12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

DEPOSIT BASE CATEGORY:

| | | | | | | |
|-------------------------|----------------|----------------|----------------|----------------|---------------|--------------|
| Demand Deposits | 40,434 | 34,072 | 36,666 | 43,700 | 3,768 | 10.28 |
| Money Market | 82,639 | 66,018 | 56,992 | 64,521 | 25,647 | 45.00 |
| Regular Savings | 644 | 574 | 1,508 | 309 | (864) | (57.29) |
| Certificates of Deposit | 6,557 | 3,405 | 3,998 | 643 | 2,559 | 64.01 |
| Other non-int deposits | 16,737 | 18,898 | 16,951 | 3,806 | (214) | (1.26) |
| Total Deposits | 147,011 | 122,967 | 116,115 | 112,979 | 30,896 | 26.61 |

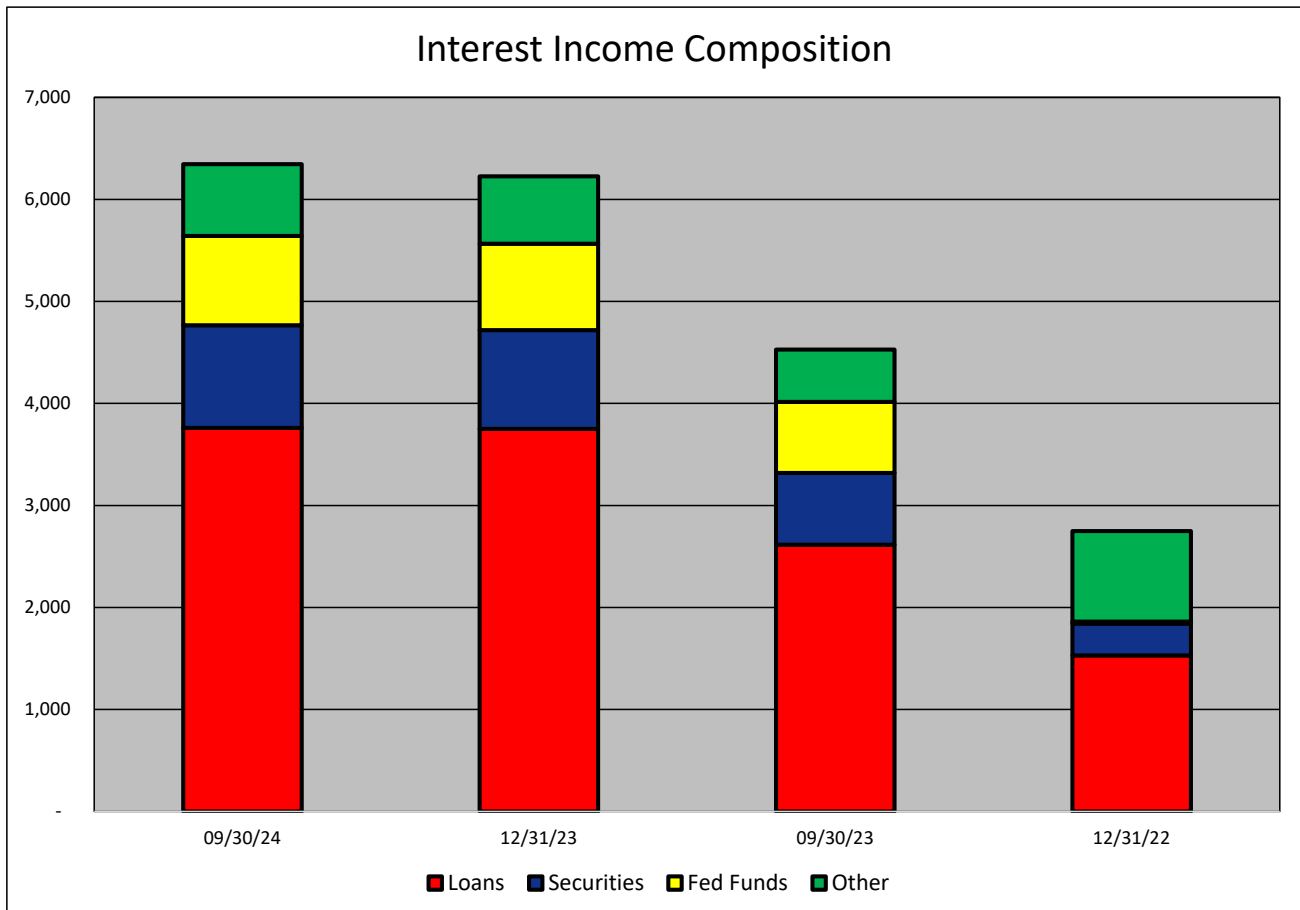


INTEREST INCOME COMPOSITION- Cypress Bank & Trust
(Dollars in Thousands)

| As of: | 09/30/24 | 12/31/23 | 09/30/23 | 12/31/22 | \$ Change 12 MTHS | % Change 12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

INTEREST INCOME CATEGORY

| | | | | | | |
|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Loans | 3,760 | 3,751 | 2,614 | 1,529 | 1,146 | 43.84 |
| Securities | 1,007 | 967 | 705 | 313 | 302 | 42.84 |
| Fed Funds | 875 | 848 | 696 | 20 | 179 | 25.72 |
| Other | 703 | 659 | 514 | 887 | 189 | 36.77 |
| Total Int Income | 6,345 | 6,225 | 4,529 | 2,749 | 1,816 | 40.10 |

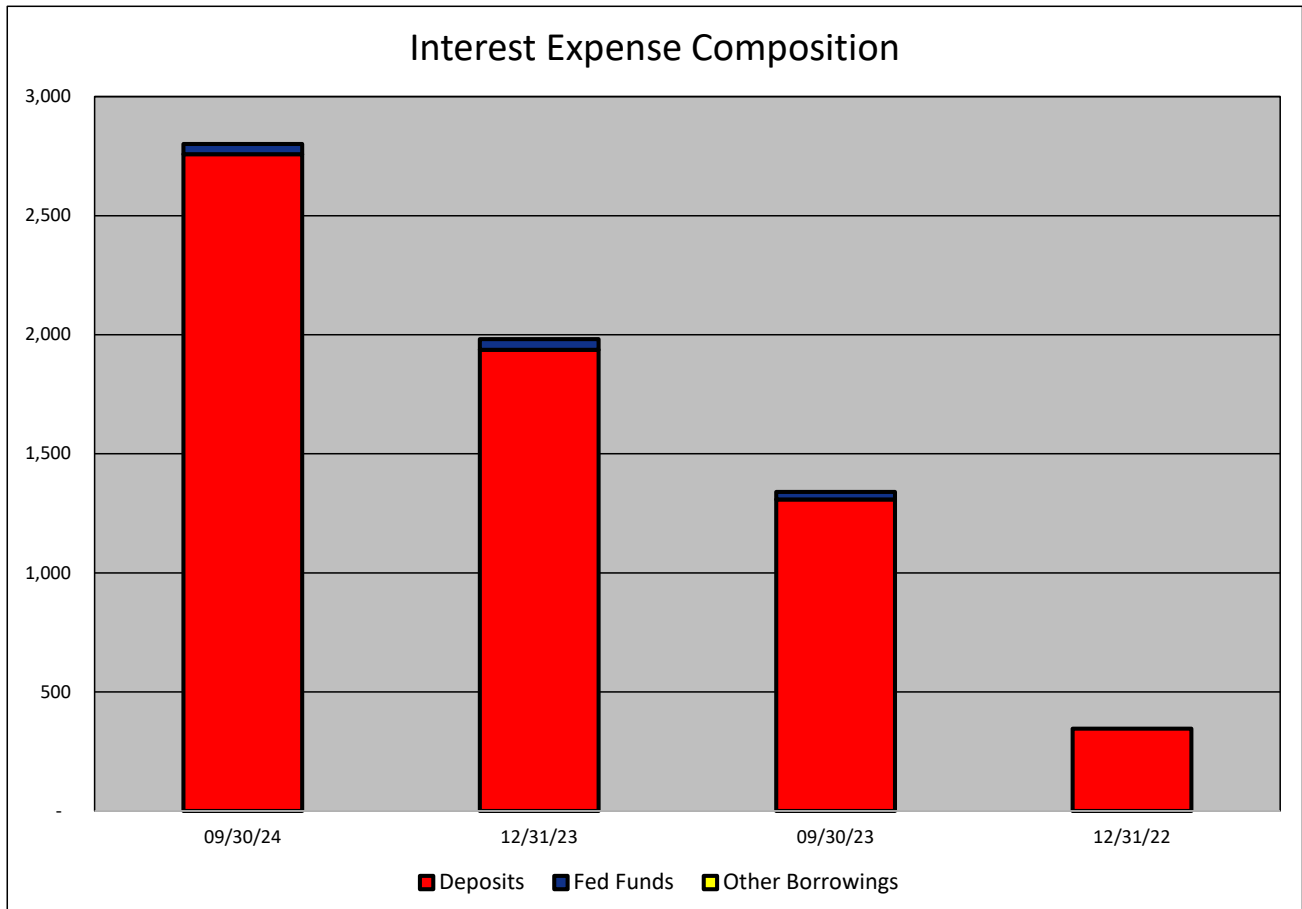


INTEREST EXPENSE COMPOSITION- Cypress Bank & Trust
(Dollars in Thousands)

| As of: | 09/30/24 | 12/31/23 | 09/30/23 | 12/31/22 | \$ Change 12 MTHS | % Change 12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

INTEREST EXPENSE CATEGORY

| | | | | | | |
|--------------------------|--------------|--------------|--------------|------------|--------------|---------------|
| Deposits | 2,758 | 1,937 | 1,308 | 346 | 1,450 | 110.86 |
| Fed Funds | 43 | 44 | 32 | - | 11 | 34.38 |
| Other Borrowings | - | - | - | - | - | NA |
| Total Int Expense | 2,801 | 1,981 | 1,340 | 346 | 1,461 | 109.03 |

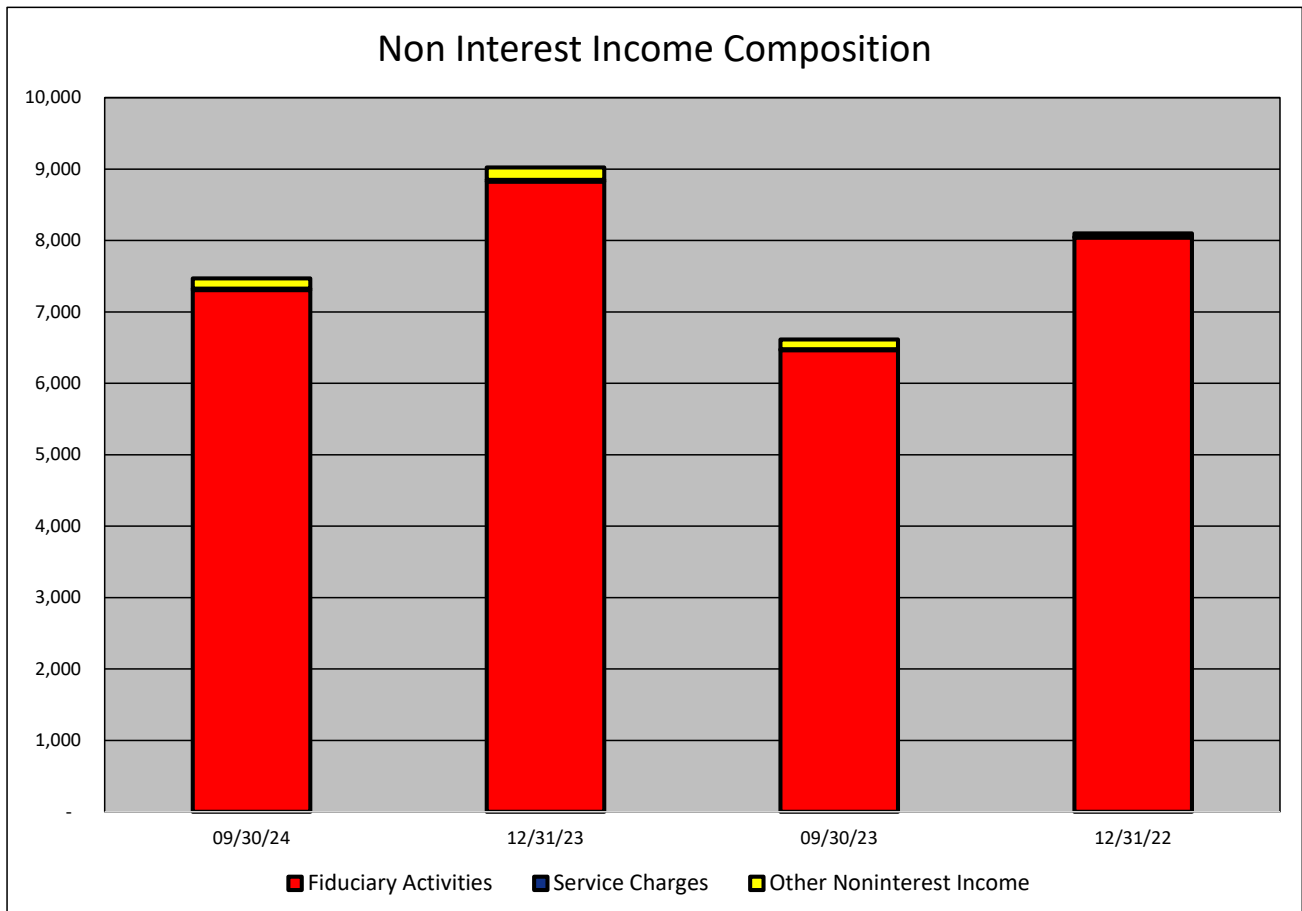


NONINTEREST INCOME COMPOSITION- Cypress Bank & Trust
(Dollars in Thousands)

| As of: | 09/30/24 | 12/31/23 | 09/30/23 | 12/31/22 | \$ Change 12 MTHS | % Change 12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

NONINTEREST INCOME CATEGORY

| | | | | | | |
|-----------------------------|--------------|--------------|--------------|--------------|------------|--------------|
| Fiduciary Activities | 7,304 | 8,824 | 6,462 | 8,041 | 842 | 13.03 |
| Service Charges | 22 | 23 | 14 | 10 | 8 | 57.14 |
| Other Noninterest Income | 144 | 175 | 137 | 49 | 7 | 5.11 |
| Total Nonint. Income | 7,470 | 9,022 | 6,613 | 8,100 | 857 | 12.96 |

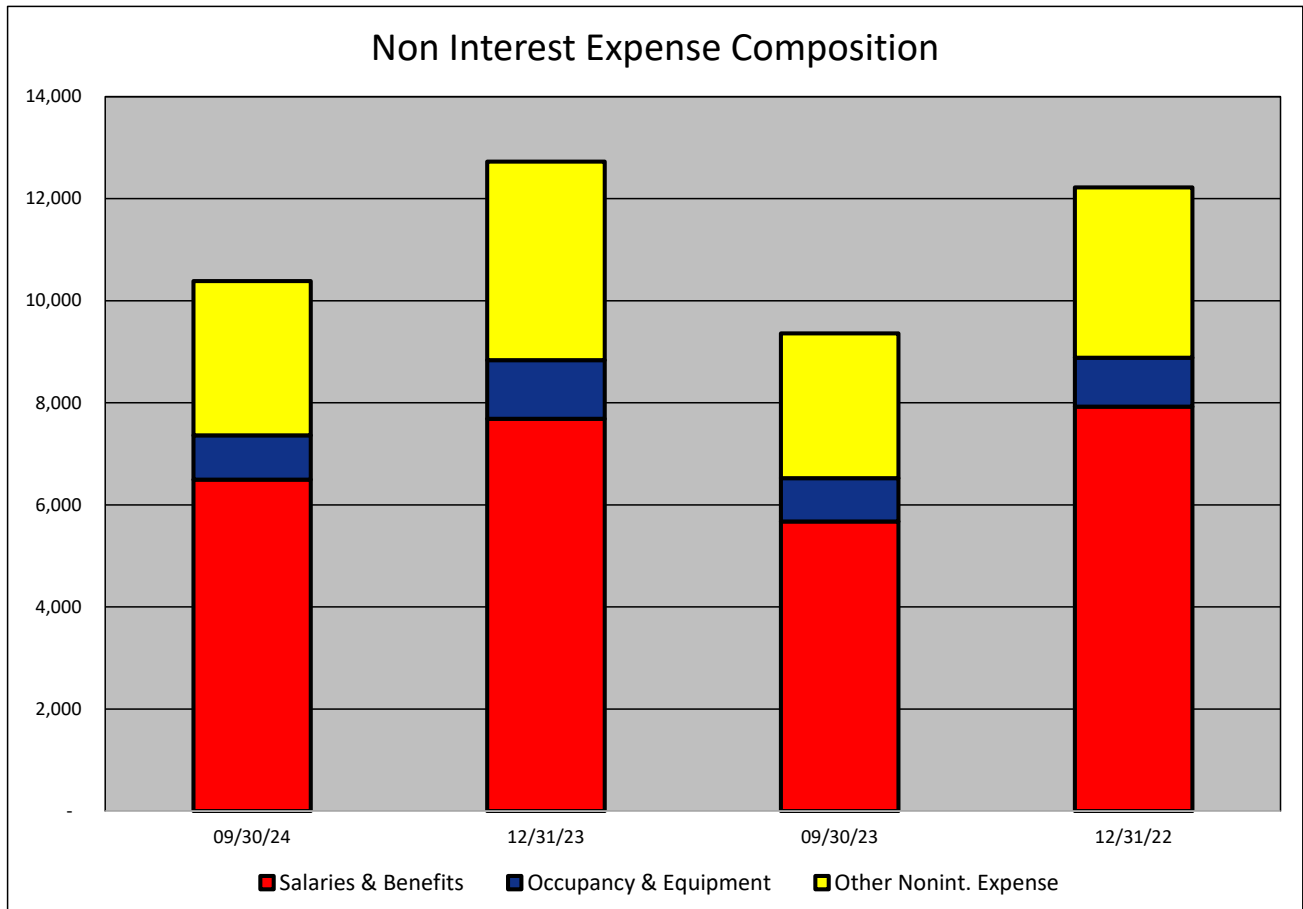


NONINTEREST EXPENSE COMPOSITION- Cypress Bank & Trust
(Dollars in Thousands)

| As of: | 09/30/24 | 12/31/23 | 09/30/23 | 12/31/22 | \$ Change 12 MTHS | % Change 12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

NONINTEREST EXPENSE CATEGORY

| | | | | | | |
|------------------------------|---------------|---------------|--------------|---------------|-------------|--------------|
| Salaries & Benefits | 6,495 | 7,687 | 5,673 | 7,925 | 822 | 14.49 |
| Occupancy & Equipment | 868 | 1,149 | 850 | 958 | 18 | 2.12 |
| Other Nonint. Expense | 3,024 | 3,889 | 2,838 | 3,337 | 186 | 6.55 |
| Total Nonint. Expense | 10,387 | 12,725 | 9,361 | 12,220 | 1026 | 10.96 |



PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET

| Institution name | Total Assets \$000 | | % Change in Assets |
|---------------------------------------|--------------------|------------|--------------------|
| | This Year | Last Year | |
| Evermore Bank | 185,471 | 87,508 | 111.95 |
| Locality Bank | 255,773 | 163,718 | 56.23 |
| Paradise Bank | 468,562 | 332,203 | 41.05 |
| Optimumbank | 944,548 | 712,651 | 32.54 |
| Anchor Bank | 411,501 | 321,095 | 28.16 |
| Cypress Bank & Trust | 171,821 | 139,008 | 23.61 |
| Bank Of Belle Glade | 138,681 | 120,961 | 14.65 |
| Natbank, National Association | 237,441 | 218,154 | 8.84 |
| Community Bank Of The South | 268,843 | 254,033 | 5.83 |
| Seacoast National Bank | 15,159,232 | 14,814,617 | 2.33 |
| Marine Bank & Trust Company | 652,317 | 638,845 | 2.11 |
| Desjardins Bank, National Association | 341,248 | 347,271 | (1.73) |
| American National Bank | 438,765 | 461,927 | (5.01) |

| | | | |
|----------------------------|-----------|-----------|-------|
| Select Peer Average | 1,513,400 | 1,431,692 | 24.66 |
|----------------------------|-----------|-----------|-------|

PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET

| Institution name | Total Loans \$000 | | % Change in Loans |
|---------------------------------------|-------------------|------------|-------------------|
| | This Year | Last Year | |
| Evermore Bank | 116,395 | 60,743 | 91.62 |
| Locality Bank | 197,827 | 114,228 | 73.19 |
| Optimumbank | 777,250 | 580,786 | 33.83 |
| Paradise Bank | 301,809 | 229,031 | 31.78 |
| Cypress Bank & Trust | 90,515 | 74,830 | 20.96 |
| Anchor Bank | 303,392 | 260,672 | 16.39 |
| Bank Of Belle Glade | 61,417 | 54,544 | 12.60 |
| Natbank, National Association | 191,879 | 172,702 | 11.10 |
| Desjardins Bank, National Association | 267,446 | 261,604 | 2.23 |
| Seacoast National Bank | 10,216,320 | 10,014,165 | 2.02 |
| Community Bank Of The South | 71,875 | 70,627 | 1.77 |
| Marine Bank & Trust Company | 449,056 | 441,828 | 1.64 |
| American National Bank | 324,567 | 333,017 | (2.54) |

| | | | |
|----------------------------|-----------|---------|-------|
| Select Peer Average | 1,028,442 | 974,521 | 22.81 |
|----------------------------|-----------|---------|-------|

PEER GROUP COMPARISONS REPORT

Treasure Coast Group

CAPITAL RATIOS

For the nine months ended September 30, 2024

| Institution name | Equity/ Assets | Leverage Ratio | Tier 1 Risk- based Ratio | Risk based Capital Ratio | Common Equity Tier 1 Capital Ratio |
|---------------------------------------|-------------------|-------------------|-----------------------------|-----------------------------|------------------------------------------|
| Evermore Bank | 20.51 | 21.50 | 31.61 | 32.62 | 31.61 |
| Natbank, National Association | 18.68 | 18.84 | 36.31 | 37.56 | 36.31 |
| Desjardins Bank, National Association | 17.43 | 17.78 | 0.00 | 0.00 | 0.00 |
| American National Bank | 12.98 | 14.25 | 17.70 | 18.46 | 17.70 |
| Locality Bank | 11.80 | 13.18 | 0.00 | 0.00 | 0.00 |
| Anchor Bank | 10.12 | 11.34 | 0.00 | 0.00 | 0.00 |
| Seacoast National Bank | 14.45 | 10.61 | 14.05 | 15.27 | 14.05 |
| Bank Of Belle Glade | 8.10 | 10.46 | 0.00 | 0.00 | 0.00 |
| Optimumbank | 9.76 | 10.38 | 0.00 | 0.00 | 0.00 |
| Cypress Bank & Trust | 10.38 | 10.18 | 0.00 | 0.00 | 0.00 |
| Paradise Bank | 6.34 | 9.25 | 11.67 | 12.60 | 11.67 |
| Community Bank Of The South | 7.44 | 9.21 | 22.40 | 23.41 | 22.40 |
| Marine Bank & Trust Company | 6.98 | 9.00 | 14.01 | 15.26 | 14.01 |

| | | | | | |
|---------------------|-------|-------|-------|-------|-------|
| Select Peer Average | 11.92 | 12.77 | 11.37 | 11.94 | 11.37 |
|---------------------|-------|-------|-------|-------|-------|

PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET RATIOS
For the nine months ended September 30, 2024

| Institution name | Loans/ Deposits | Gross Loans/ Assets | Securities/ Assets |
|---------------------------------------|--------------------|------------------------|-----------------------|
| Natbank, National Association | 103.40 | 80.81 | 1.83 |
| Desjardins Bank, National Association | 102.90 | 78.37 | 6.68 |
| Anchor Bank | 98.31 | 73.73 | 6.08 |
| Optimumbank | 96.26 | 82.29 | 2.96 |
| Locality Bank | 88.18 | 77.34 | 4.89 |
| American National Bank | 86.78 | 73.97 | 14.39 |
| Seacoast National Bank | 83.40 | 67.39 | 18.60 |
| Evermore Bank | 80.34 | 62.76 | 3.61 |
| Marine Bank & Trust Company | 79.24 | 68.84 | 24.36 |
| Paradise Bank | 70.71 | 64.41 | 10.05 |
| Cypress Bank & Trust | 61.57 | 52.68 | 16.61 |
| Bank Of Belle Glade | 48.43 | 44.29 | 28.37 |
| Community Bank Of The South | 29.28 | 26.73 | 33.39 |

| | | | |
|----------------------------|-------|-------|-------|
| Select Peer Average | 79.14 | 65.66 | 13.22 |
|----------------------------|-------|-------|-------|

PEER GROUP COMPARISONS REPORT
Treasure Coast Group

PROFITABILITY RATIOS
For the nine months ended September 30, 2024

| Institution name | Avg Total Assets (\$000) | Return on Avg Assets | Return on Avg Equity |
|---------------------------------------|--------------------------|----------------------|----------------------|
| Paradise Bank | 381,902 | 2.98 | 41.05 |
| Desjardins Bank, National Association | 336,497 | 2.01 | 11.91 |
| Optimumbank | 914,676 | 1.50 | 16.64 |
| Bank Of Belle Glade | 129,344 | 1.05 | 13.35 |
| American National Bank | 453,737 | 0.98 | 8.24 |
| Community Bank Of The South | 248,589 | 0.84 | 11.85 |
| Seacoast National Bank | 15,053,471 | 0.79 | 5.56 |
| Anchor Bank | 351,995 | 0.62 | 6.23 |
| Marine Bank & Trust Company | 671,998 | 0.47 | 7.52 |
| Cypress Bank & Trust | 168,501 | 0.23 | 2.21 |
| Natbank, National Association | 219,096 | 0.11 | 0.53 |
| Evermore Bank | 145,430 | (0.14) | (0.68) |
| Locality Bank | 207,214 | (1.51) | (10.02) |

| | | | |
|----------------------------|-----------|------|------|
| Select Peer Average | 1,483,265 | 0.76 | 8.80 |
|----------------------------|-----------|------|------|

PEER GROUP COMPARISONS REPORT

Treasure Coast Group

PROFITABILITY RATIOS

For the nine months ended September 30, 2024

| Institution name | Noninterest Income/AA | Net Overhead Ratio | Efficiency Ratio | Assets (per million) per Employee |
|---------------------------------------|--------------------------|--------------------------|---------------------|-----------------------------------------|
| Optimumbank | 0.52 | 1.46 | 46.55 | 13.69 |
| Desjardins Bank, National Association | 0.83 | 1.90 | 53.49 | 7.76 |
| Paradise Bank | 1.14 | 2.49 | 53.79 | 9.97 |
| American National Bank | 0.21 | 1.61 | 57.68 | 13.30 |
| Community Bank Of The South | 0.17 | 1.56 | 60.24 | 13.44 |
| Bank Of Belle Glade | 0.25 | 1.97 | 61.10 | 8.67 |
| Seacoast National Bank | 0.55 | 1.70 | 66.40 | 10.32 |
| Anchor Bank | 0.34 | 2.26 | 72.80 | 9.35 |
| Marine Bank & Trust Company | 0.30 | 1.74 | 73.25 | 9.45 |
| Evermore Bank | 0.18 | 3.53 | 93.79 | 6.87 |
| Cypress Bank & Trust | 5.91 | 2.31 | 94.31 | 3.07 |
| Natbank, National Association | 0.39 | 3.93 | 96.75 | 5.16 |
| Locality Bank | 0.39 | 3.92 | 109.17 | 7.31 |

| | | | | |
|---------------------|------|------|-------|------|
| Select Peer Average | 0.86 | 2.34 | 72.26 | 9.10 |
|---------------------|------|------|-------|------|

PEER GROUP COMPARISONS REPORT

Treasure Coast Group

ASSET QUALITY RATIOS

For the nine months ended September 30, 2024

| Institution name | Allowance/ Loans | Nonperf Loans/ Total Loans | Nonperf Assets/ Total Assets | Adjusted Texas Ratio |
|---------------------------------------|---------------------|----------------------------------|------------------------------------|-------------------------|
| Community Bank Of The South | 1.33 | 0.00 | 0.00 | 0.00 |
| Evermore Bank | 0.99 | 0.00 | 0.00 | 0.00 |
| Cypress Bank & Trust | 1.28 | 0.00 | 0.00 | 0.00 |
| Natbank, National Association | 0.71 | 0.00 | 0.00 | 0.00 |
| Paradise Bank | 0.98 | 0.00 | 0.00 | 0.00 |
| Marine Bank & Trust Company | 1.52 | 0.03 | 0.02 | 0.23 |
| American National Bank | 0.81 | 0.15 | 0.11 | 0.84 |
| Desjardins Bank, National Association | 1.03 | 0.16 | 0.13 | 0.70 |
| Bank Of Belle Glade | 0.65 | 0.46 | 0.20 | 2.41 |
| Optimumbank | 1.07 | 0.28 | 0.23 | 2.17 |
| Anchor Bank | 0.56 | 0.55 | 0.40 | 3.82 |
| Locality Bank | 1.57 | 0.73 | 0.57 | 4.35 |
| Seacoast National Bank | 1.37 | 0.84 | 0.61 | 5.66 |

| | | | | |
|---------------------|------|------|------|------|
| Select Peer Average | 1.07 | 0.25 | 0.17 | 1.55 |
|---------------------|------|------|------|------|

PEER GROUP COMPARISONS REPORT

Treasure Coast Group

**STATEMENT OF CONDITION (% OF ASSETS)
For the nine months ended September 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 | 1.74 | 9.24 | 12.85 | 16.31 | 0.00 |
| Optimumbank | 1.63 | 1.28 | 11.13 | 0.36 | 2.59 |
| Locality Bank | 1.60 | 15.69 | 0.00 | 0.00 | 4.89 |
| Bank Of Belle Glade | 1.44 | 24.85 | 0.00 | 6.80 | 21.57 |
| Marine Bank & Trust Company | 1.43 | 2.36 | 0.00 | 0.31 | 24.05 |
| Seacoast National Bank | 1.21 | 2.69 | 0.34 | 4.26 | 14.25 |
| American National Bank | 1.09 | 3.24 | 2.84 | 0.00 | 14.39 |
| Paradise Bank | 0.69 | 18.69 | 0.00 | 0.00 | 10.05 |
| Anchor Bank | 0.68 | 14.99 | 0.00 | 3.06 | 3.02 |
| Community Bank Of The South | 0.65 | 36.10 | 0.00 | 0.00 | 33.39 |
| Evermore Bank | 0.62 | 32.06 | 0.00 | 0.00 | 3.61 |
| Natbank, National Association | 0.56 | 14.36 | 0.19 | 0.00 | 1.83 |
| Desjardins Bank, National Association | 0.54 | 13.50 | 0.00 | 6.68 | 0.00 |

| | | | | | |
|----------------------------|-------------|--------------|-------------|-------------|--------------|
| Select Peer Average | 1.07 | 14.54 | 2.10 | 2.91 | 10.28 |
|----------------------------|-------------|--------------|-------------|-------------|--------------|

PEER GROUP COMPARISONS REPORT

Treasure Coast Group

**STATEMENT OF CONDITION (% OF ASSETS)
For the nine months ended September 30, 2024**

| Institution name | Net Loans & Leases | Premises & Fixed Assets | Total Real Estate Owned | Intangible Assets |
|---------------------------------------|--------------------|-------------------------|-------------------------|-------------------|
| Optimumbank | 81.41 | 0.40 | 0.00 | 0.00 |
| Natbank, National Association | 80.24 | 1.36 | 0.00 | 0.00 |
| Desjardins Bank, National Association | 77.57 | 0.42 | 0.00 | 0.00 |
| Locality Bank | 76.13 | 0.86 | 0.00 | 0.02 |
| American National Bank | 73.37 | 0.08 | 0.00 | 0.00 |
| Anchor Bank | 73.32 | 2.82 | 0.00 | 0.00 |
| Marine Bank & Trust Company | 67.69 | 1.18 | 0.00 | 0.00 |
| Seacoast National Bank | 66.39 | 0.99 | 0.04 | 5.35 |
| Paradise Bank | 63.78 | 3.89 | 0.00 | 0.32 |
| Evermore Bank | 61.43 | 1.14 | 0.00 | 0.00 |
| Cypress Bank & Trust | 52.00 | 3.33 | 0.00 | 0.08 |
| Bank Of Belle Glade | 44.00 | 0.45 | 0.00 | 0.00 |
| Community Bank Of The South | 26.38 | 0.93 | 0.00 | 0.00 |

| | | | | |
|----------------------------|-------|------|------|------|
| Select Peer Average | 64.90 | 1.37 | 0.00 | 0.44 |
|----------------------------|-------|------|------|------|

PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the nine months ended September 30, 2024

| Institution name | Non Interest Bearing Deps | Interest Bearing Deps | Total Deps | Total Fed Funds & Repos | Other Borrowed Money |
|---------------------------------------|------------------------------|--------------------------|---------------|-------------------------------|----------------------------|
| Desjardins Bank, National Association | 75.75 | 17.10 | 92.85 | 0.00 | 7.15 |
| Natbank, National Association | 59.05 | 39.36 | 98.41 | 0.00 | 1.59 |
| Bank Of Belle Glade | 44.31 | 55.69 | 100.00 | 0.00 | 0.00 |
| Paradise Bank | 38.49 | 59.78 | 98.27 | 0.00 | 1.73 |
| American National Bank | 32.24 | 67.76 | 100.00 | 0.00 | 0.00 |
| Anchor Bank | 30.10 | 54.07 | 84.18 | 0.00 | 15.82 |
| Marine Bank & Trust Company | 27.07 | 66.64 | 93.72 | 0.00 | 6.28 |
| Seacoast National Bank | 26.94 | 68.74 | 95.69 | 2.40 | 1.91 |
| Cypress Bank & Trust | 26.60 | 71.76 | 98.36 | 1.64 | 0.00 |
| Optimumbank | 23.99 | 71.29 | 95.28 | 0.00 | 4.72 |
| Community Bank Of The South | 23.95 | 76.05 | 100.00 | 0.00 | 0.00 |
| Locality Bank | 14.09 | 85.91 | 100.00 | 0.00 | 0.00 |
| Evermore Bank | 9.32 | 90.68 | 100.00 | 0.00 | 0.00 |

| | | | | | |
|----------------------------|-------|-------|-------|------|------|
| Select Peer Average | 33.22 | 63.45 | 96.67 | 0.31 | 3.02 |
|----------------------------|-------|-------|-------|------|------|

PEER GROUP COMPARISONS REPORT

Treasure Coast Group

YIELDS, COSTS & SPREADS - ASSET YIELDS

For the nine months ended September 30, 2024

| Institution name | Yield on Earning Assets | Cost of Funds | Net Interest Margin | Avg Earning Assets/AA |
|---------------------------------------|-------------------------------|------------------|------------------------|--------------------------|
| Paradise Bank | 7.98 | 3.31 | 6.02 | 92.95 |
| Desjardins Bank, National Association | 5.10 | 3.51 | 4.37 | 97.84 |
| Natbank, National Association | 5.22 | 3.77 | 4.15 | 98.22 |
| Evermore Bank | 7.05 | 4.52 | 3.88 | 97.29 |
| Optimumbank | 6.57 | 4.07 | 3.80 | 97.66 |
| Locality Bank | 6.76 | 4.44 | 3.62 | 98.22 |
| Anchor Bank | 6.05 | 3.87 | 3.39 | 95.13 |
| Bank Of Belle Glade | 4.42 | 2.35 | 3.33 | 101.37 |
| Seacoast National Bank | 5.34 | 3.24 | 3.16 | 89.52 |
| Cypress Bank & Trust | 5.45 | 3.53 | 3.05 | 92.05 |
| American National Bank | 5.21 | 3.56 | 3.02 | 97.48 |
| Community Bank Of The South | 4.72 | 2.45 | 2.85 | 94.40 |
| Marine Bank & Trust Company | 4.65 | 3.10 | 2.50 | 96.88 |

| | | | | |
|----------------------------|------|------|------|-------|
| Select Peer Average | 5.73 | 3.52 | 3.27 | 96.08 |
|----------------------------|------|------|------|-------|