

Natbank, National Association

Hollywood, FL

Established

12/6/1994

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)

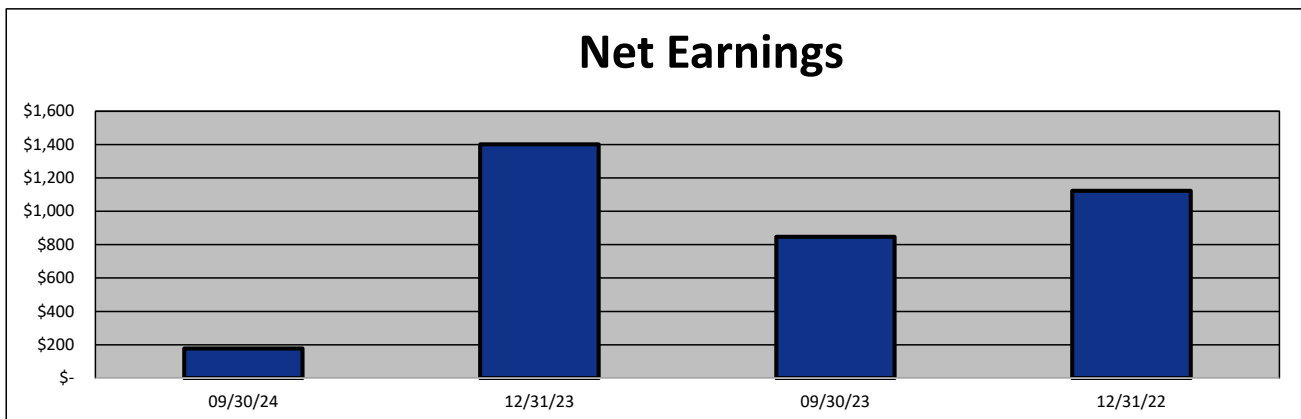
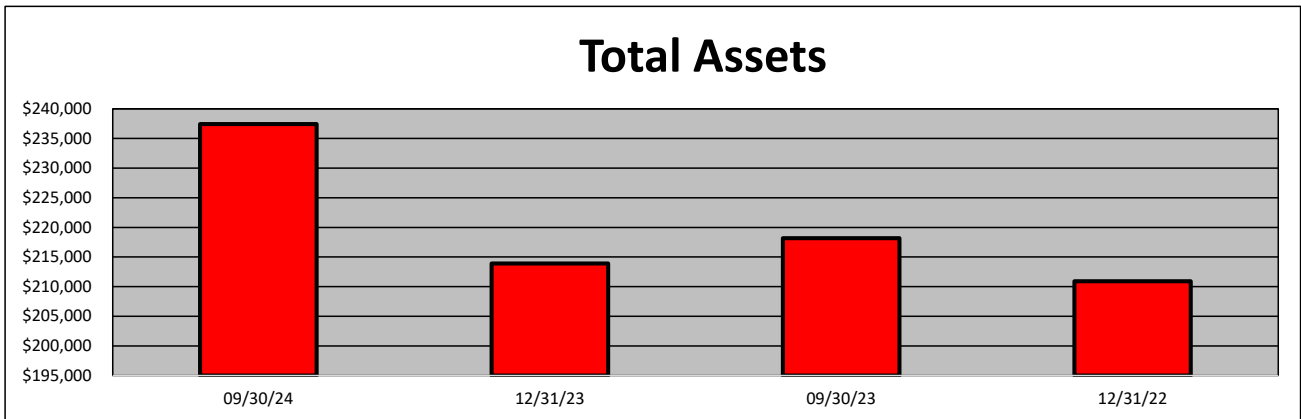
EXECUTIVE SUMMARY - Natbank, National Association
(Percentage)

Period Ending	09/30/24	12/31/23	09/30/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	18.68	20.63	19.90	15.76	9.87	11.92
Leverage Ratio	18.84	20.65	20.54	15.91	10.70	12.77
Tier 1 Cap/Risk Based Assets	36.31	39.03	38.73	31.50	12.49	11.37
Risk Based Ratio	37.56	40.28	39.99	32.71	13.34	11.94
Common Equity Tier 1 Capital Ratio	36.31	39.03	38.73	31.50	12.45	11.37
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	103.40	106.95	104.63	93.13	75.65	79.14
Loans/Assets	80.81	82.31	79.17	76.91	63.44	65.66
Securities/Assets	1.83	2.08	2.01	1.14	20.01	13.22
PROFITABILITY:						
Return on Avg Assets	0.11	0.67	0.54	0.52	0.75	0.76
Return on Avg Equity	0.53	3.74	3.16	3.43	10.06	8.80
Nonint Income/Avg Assets	0.39	0.39	0.18	0.39	0.79	0.86
Net Overhead Ratio	3.93	3.28	3.35	2.51	2.14	2.34
Efficiency Ratio	96.75	80.11	82.44	76.31	72.20	72.26
Assets (per million) per Employee	5.16	4.86	5.45	6.20	10.50	9.10
ASSET QUALITY:						
Allowance/Loans	0.71	0.74	1.04	0.79	1.29	1.07
Nonperforming Loans/Total Loans	0.00	0.19	0.12	0.03	0.55	0.25
Nonperforming Assets/Total Assets	0.00	0.16	0.10	0.03	0.37	0.17
Adjusted Texas Ratio	0.00	0.76	0.48	0.15	3.62	1.55
YIELDS & COSTS:						
Yield on earning assets	5.22	4.79	4.67	3.87	5.49	5.73
Cost of funds	3.77	2.40	2.26	0.61	3.09	3.52
Net interest margin	4.15	4.26	4.17	3.74	2.88	3.27
Avg Earning Assets/Avg Assets	98.22	98.56	98.49	91.09	96.03	96.08

SELECTED FINANCIAL DATA - Natbank, National Association
(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	237,441	213,923	218,154	210,929	19,287	8.84
Cash and Equivalents	35,863	28,402	36,442	43,419	(579)	(1.59)
Securities	4,334	4,451	4,374	2,397	(40)	(0.91)
Loans, net	191,879	176,072	172,702	162,225	19,177	11.10
Deposit Accounts	185,568	164,630	165,058	174,198	20,510	12.43
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	44,360	44,126	43,407	33,239	953	2.20

Period Ending	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	177	1,402	848	1,123	(671)	(79.13)
Interest Income	8,429	9,898	7,159	7,587	1,270	17.74
Interest Expense	1,724	1,112	767	246	957	124.77
Net Interest Income	6,705	8,786	6,392	7,341	313	4.90
Prov for Credit Losses	58	(483)	19	423	39	205.26
Noninterest income	640	817	283	832	357	126.15
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	7,106	7,693	5,503	6,237	1,603	29.13
Net Operating Income	181	2,393	1,153	1,513	(972)	(84.30)
Income Taxes	35	494	305	390	(270)	(88.52)

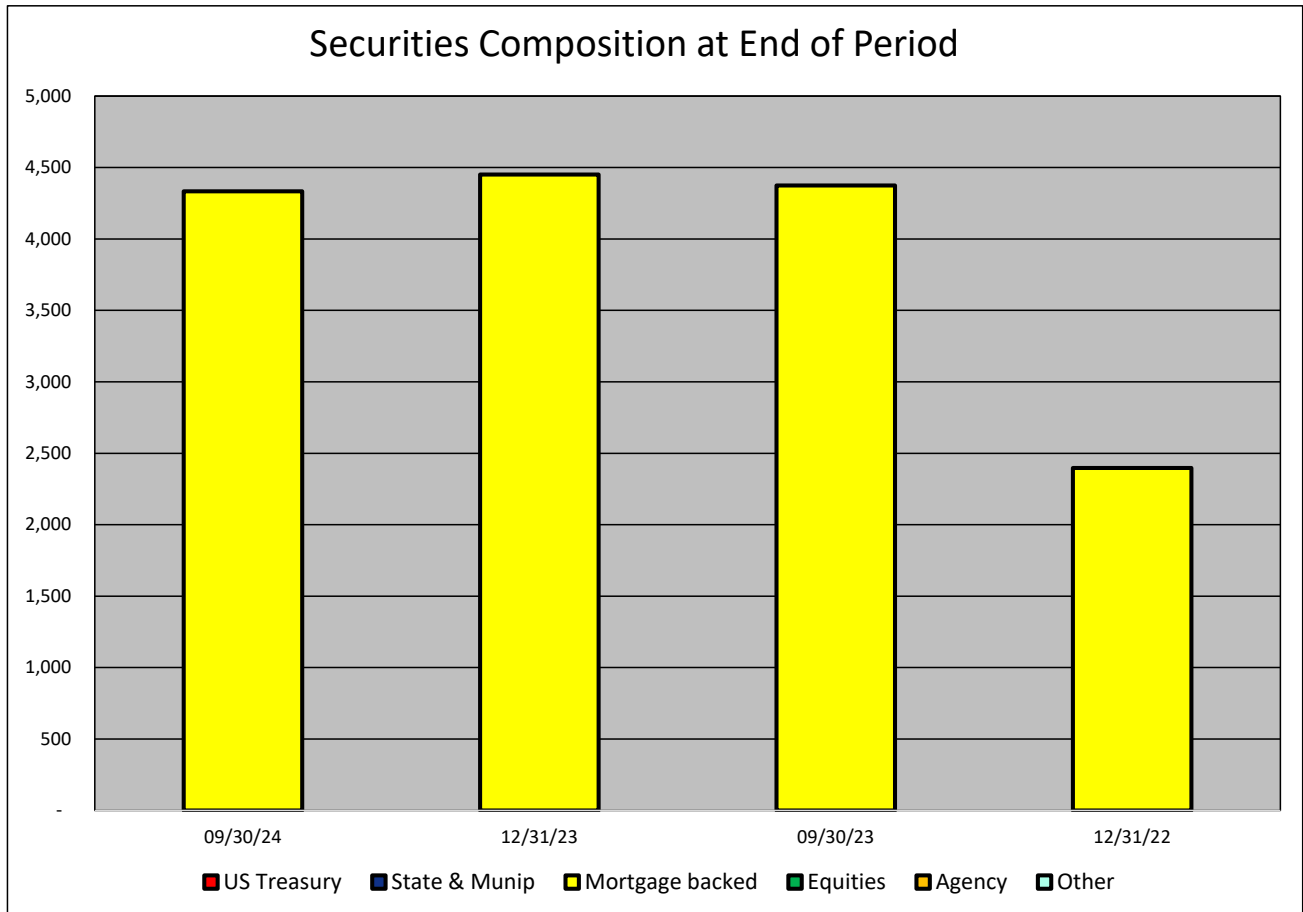


SECURITIES COMPOSITION - Natbank, National Association
(Dollars in Thousands)

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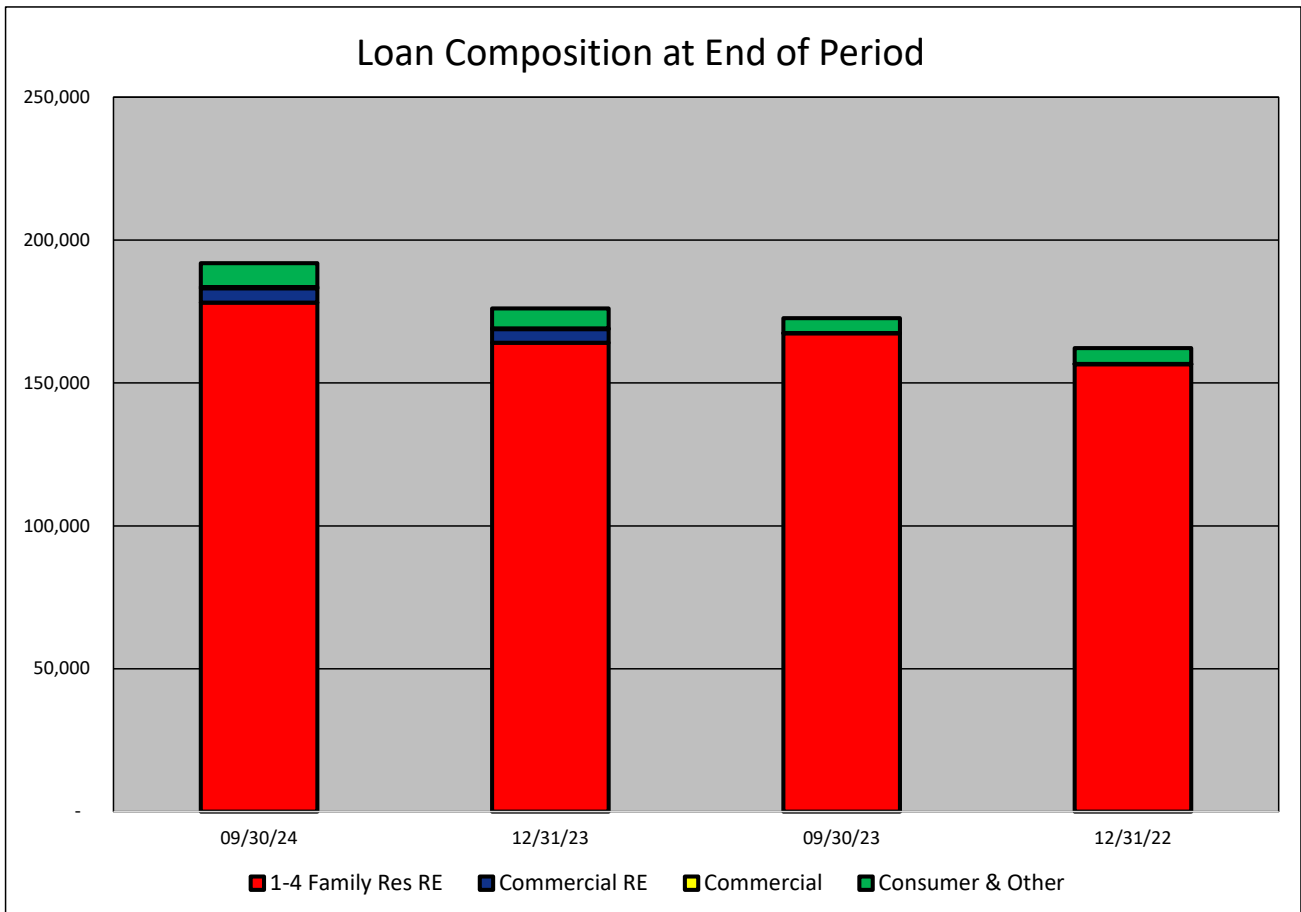
SECURITIES CATEGORY:

US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	4,334	4,451	4,374	2,397	(40)	(0.91)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
Total Securities	4,334	4,451	4,374	2,397	(40)	(0.91)



LOAN PORTFOLIO COMPOSITION - Natbank, National Association
(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	178,149	164,036	167,376	156,555	10,773	6.44
Commercial RE	5,028	4,788	-	36	5,028	NA
Commercial	405	238	75	44	330	440.00
Consumer & Other	8,297	7,010	5,251	5,590	3,046	58.01
Loans, Net	191,879	176,072	172,702	162,225	19,177	11.10



LOAN PORTFOLIO QUALITY - Natbank, National Association
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	1,296	1,287	1,287	888	9	0.70
Total Recoveries	9	6	4	30	5	125.00
Total Charge-offs	-	47	47	54	(47)	(100.00)
Provision Expense	58	(483)	19	423	39	205.26
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	533	533	-	(533)	(100.00)
Ending Balance	1,363	1,296	1,796	1,287	(433)	(24.11)

NON-PERFORMING ASSETS:

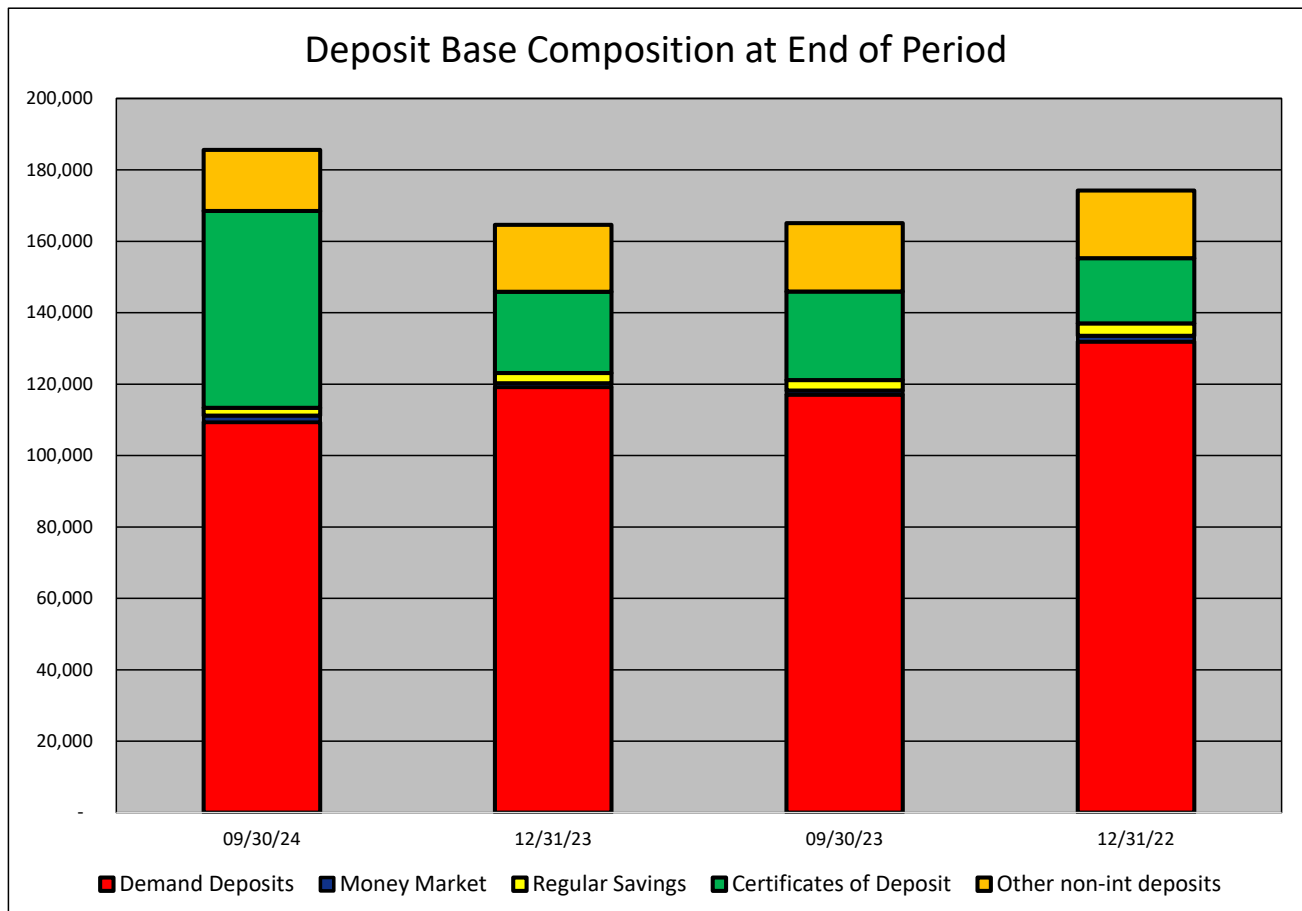
Total-90+ Days Past Due	-	-	215	-	(215)	(100.00)
Total-Nonaccrual	-	343	-	53	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	343	215	53	(215)	(100.00)

DEPOSIT BASE COMPOSITION - Natbank, National Association
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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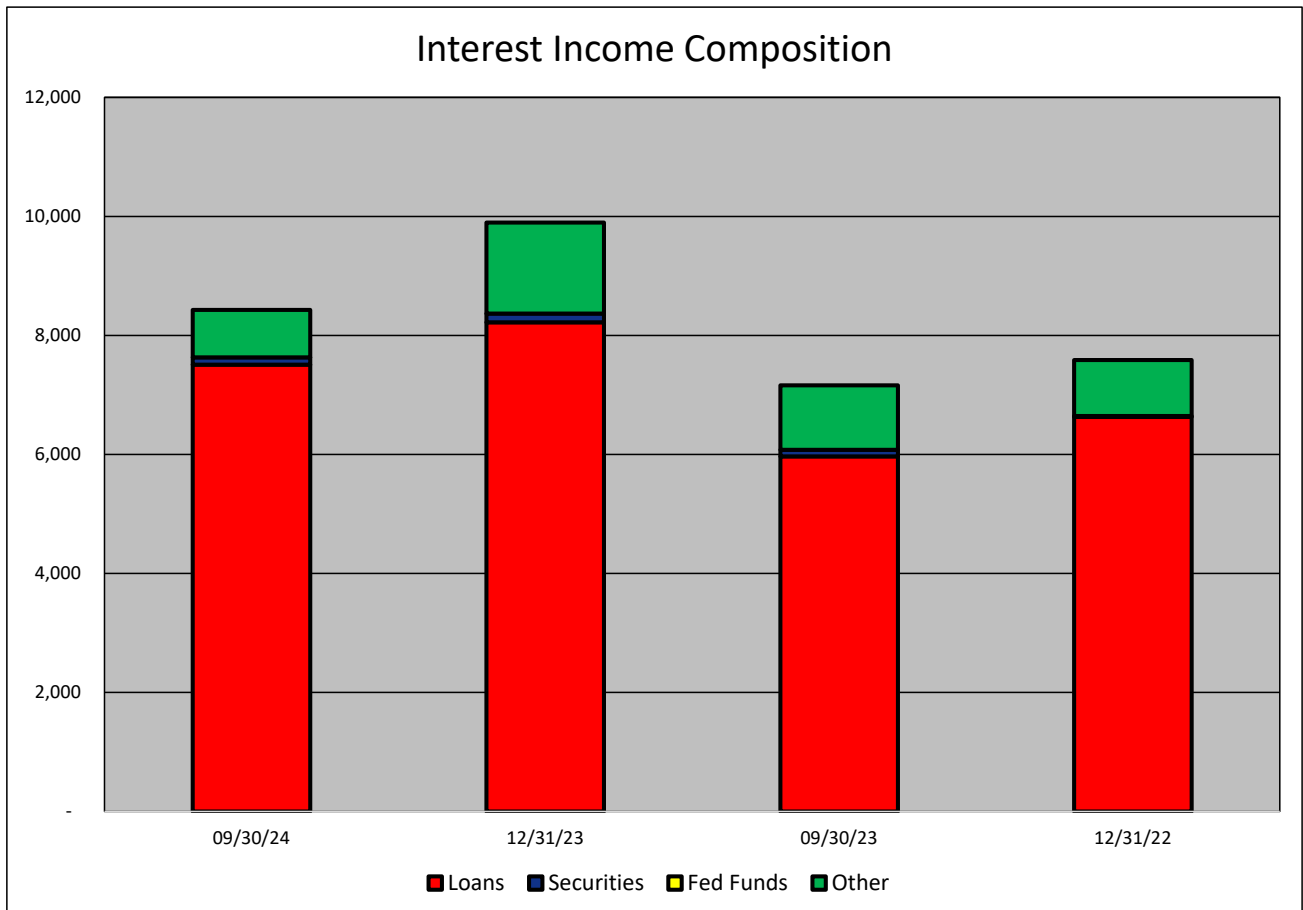
DEPOSIT BASE CATEGORY:

Demand Deposits	109,375	119,134	117,029	131,885	(7,654)	(6.54)
Money Market	1,793	1,131	1,204	1,657	589	48.92
Regular Savings	2,200	2,815	2,923	3,462	(723)	(24.73)
Certificates of Deposit	55,149	22,761	24,803	18,286	30,346	122.35
Other non-int deposits	17,051	18,789	19,099	18,908	(2,048)	(10.72)
Total Deposits	185,568	164,630	165,058	174,198	20,510	12.43



INTEREST INCOME COMPOSITION- Natbank, National Association
(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	7,507	8,221	5,968	6,628	1,539	25.79
Securities	123	146	108	18	15	13.89
Fed Funds	-	-	-	-	-	NA
Other	799	1,531	1,083	941	(284)	(26.22)
Total Int Income	8,429	9,898	7,159	7,587	1,270	17.74

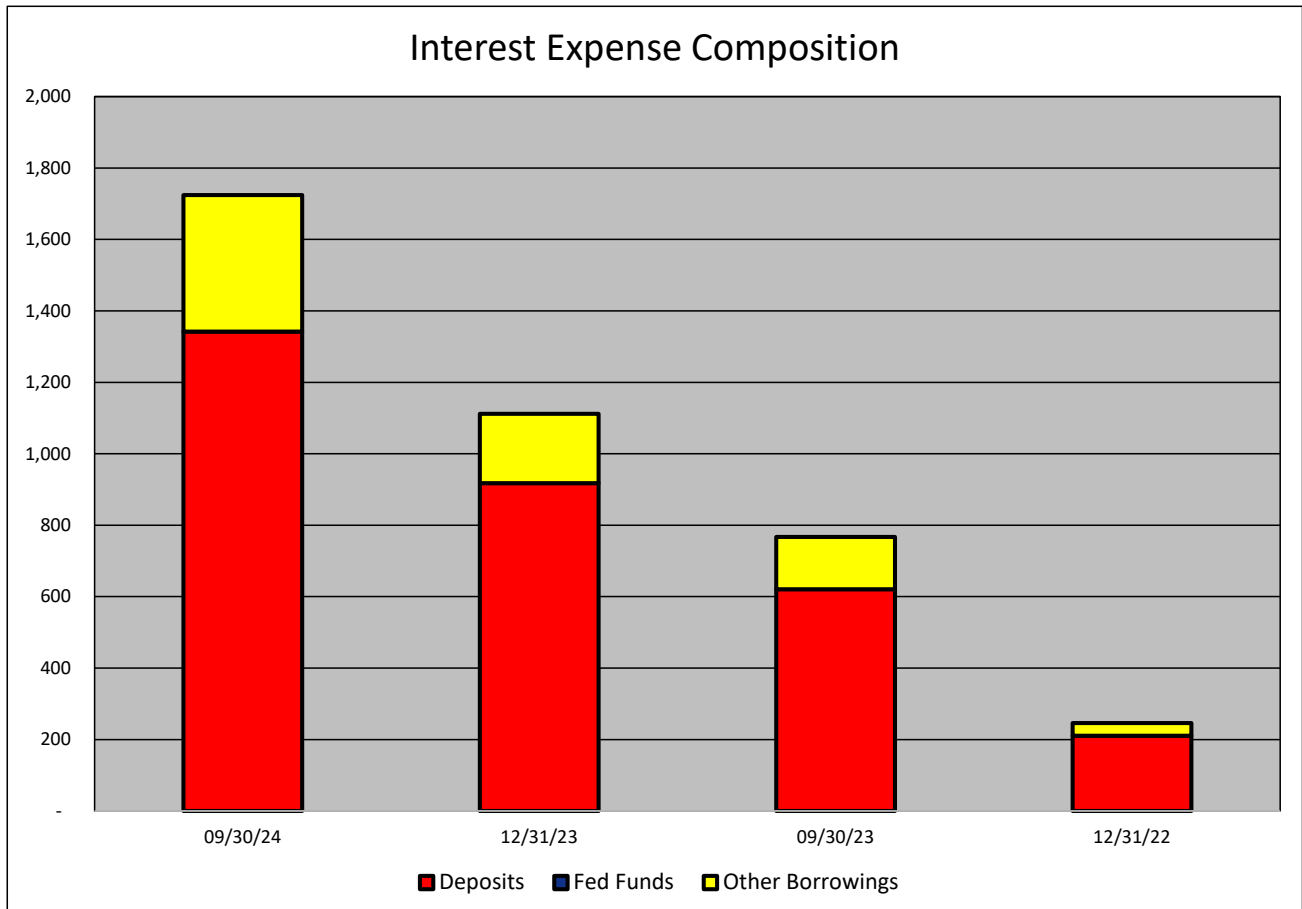


INTEREST EXPENSE COMPOSITION- Natbank, National Association
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST EXPENSE CATEGORY

Deposits	1,342	918	621	211	721	116.10
Fed Funds	-	-	-	-	-	NA
Other Borrowings	382	194	146	35	236	161.64
Total Int Expense	1,724	1,112	767	246	957	124.77

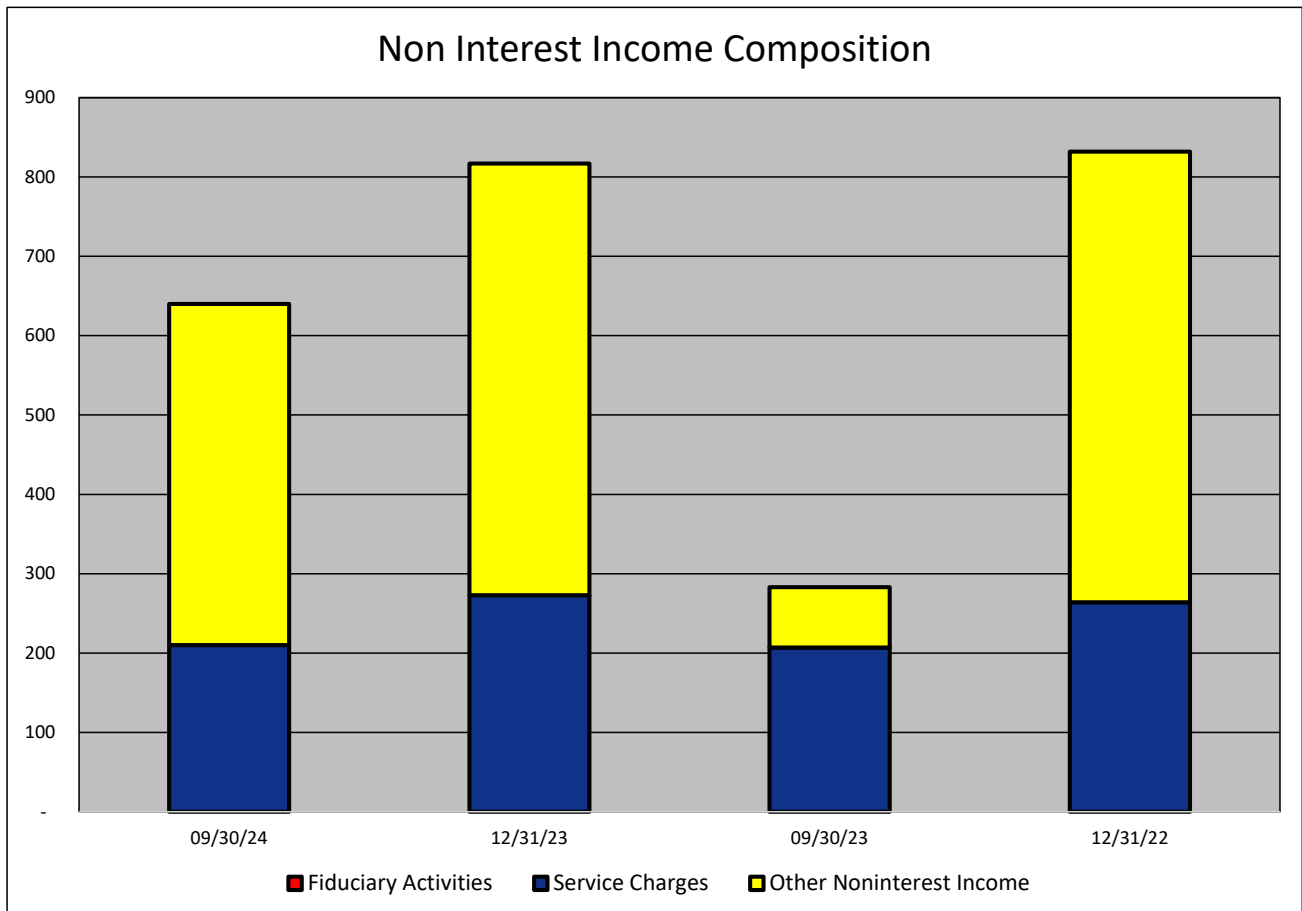


NONINTEREST INCOME COMPOSITION- Natbank, National Association
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	210	273	207	264	3	1.45
Other Noninterest Income	430	544	76	568	354	465.79
Total Nonint. Income	640	817	283	832	357	126.15

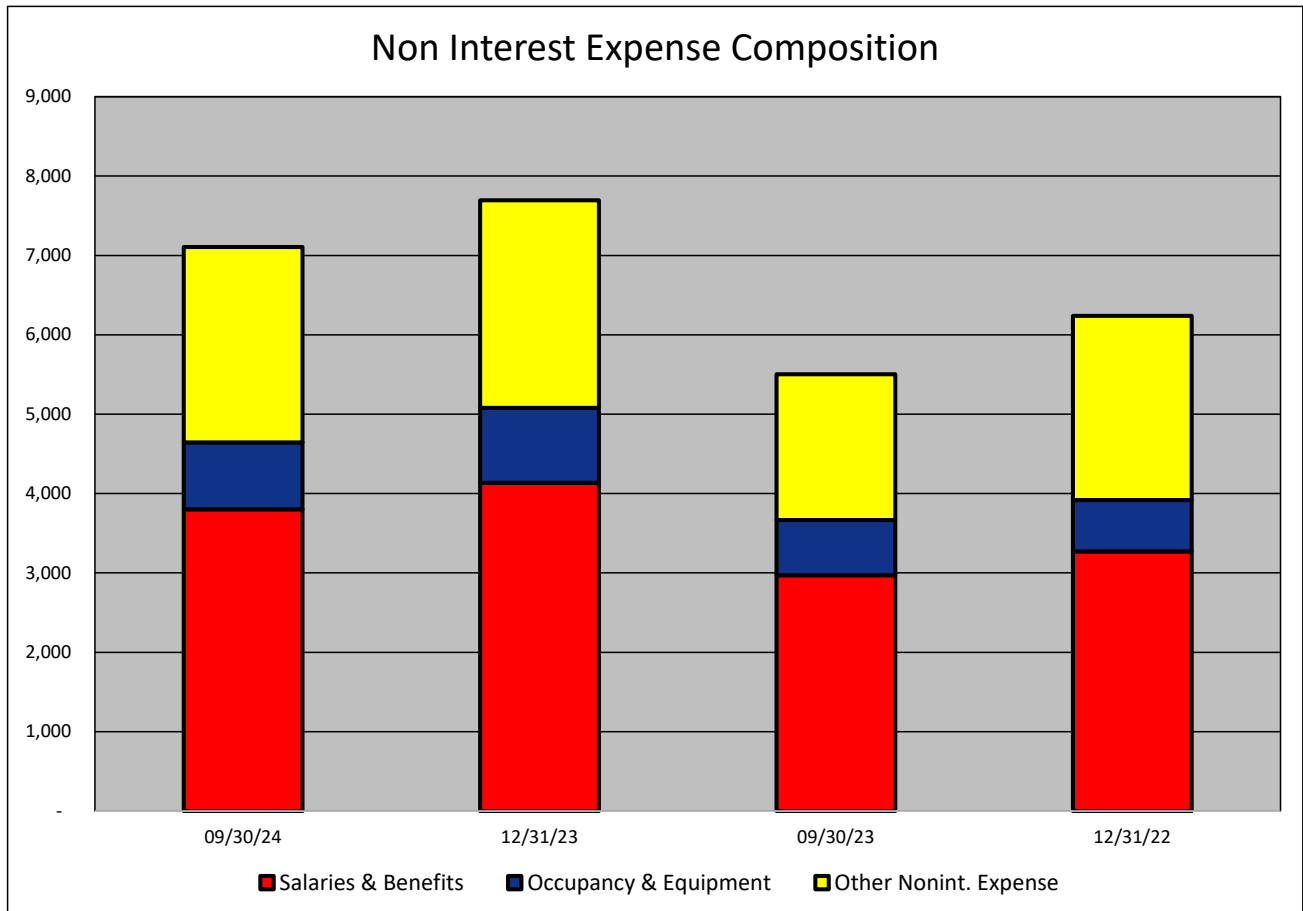


NONINTEREST EXPENSE COMPOSITION- Natbank, National Association
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	3,800	4,136	2,970	3,271	830	27.95
Occupancy & Equipment	845	944	697	647	148	21.23
Other Nonint. Expense	2,461	2,613	1,836	2,319	625	34.04
Total Nonint. Expense	7,106	7,693	5,503	6,237	1,603	29.13



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
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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	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
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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
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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
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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
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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
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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
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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
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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
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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
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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
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